Document Page 1 of 94

> Filed By The Court 5/8/2025 5:37 PM

U.S. BANKRUPTCY COURT UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA DISTRICT OF SOUTH CAROLINA

IN RE:

CASE NO: 25-01384-JD

CHAPTER: 13

JACQUELINE ELIZABETH ARD and TERRY FRANK NICOLA

DEBTOR(S)

STATEMENT OF CHANGE (Fed. R. Bankr P. 1009; SC LBR 1009-1)

Please take notice the debtor(s) named above has filed with the Bankruptcy Court an amendment to documents submitted on April 10, 2025.

- 1. Amended Creditor Matrix with Verification of Amended Creditor Matrix
- 2. The Chapter 13 Plan has been amended
- 3. Statement of Financial Affairs has been amended
- 4. Schedules D, E/F, and H have been amended with removal/corrections of additional creditors
- 5. Receipt for filing fee of Additional Creditors

Notice of the Statement of change and the above-mentioned documents have been provided to all affected parties, via First Class Mail to each of the affected parties' known address, and to the US Trustee, and the case Trustee via Electronic Mail.

I, hereby, certify that all information provided is true and accurate to the best of my knowledge.

5/8/25 Date:

> Jacqueline E. Ard Pro Se Debtor 239 Beach City Rd Unit 3218 Hilton Head Island, SC 29926 Jacquelineard72@gmail.com

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 2 of 94

Date: 5 - 8 - 15

Terry F. Nicola Pro Se Debtor

Mailing Address: 21215 Dartmouth Dr. Southfield, MI 48076 Terrynicola30@gmail.com

			DUGUIIGII	1 000 3 01 34			
Fill in this inform	Fill in this information to identify your case:						
Debtor 1	Jacqueline	Elizabeth	Ard				
	First Name	Middle Name	Last Name	_			
Debtor 2	Terry	Frank	Nicola				
(Spouse, if filing)	First Name	Middle Name	Last Name	_			
United States Bankruptcy Court for the: District of South Carolina							
Case number (if 25-01384-JD							
known)							

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

	 No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. ✓ Yes. Fill in all of the information below. 							
Р	art 1: List All Secured Claims							
2.	separately for each claim. If more than one	nore than one secured claim, list the creditor creditor has a particular claim, list the other it the claims in alphabetical order according to the	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any			
2.1	- Estate At Westbury Owners	Describe the property that secures the claim:	\$22,625.02	\$91,950.00	\$0.00			
	Assoc, Inc Creditor's Name Board of Directors	PIN R600 031 000 0266 1106 100 Kensington Blvd Unit 1106 Bluffton, SC 29910-7484 Estate at Westbury (violation of the automatic stay)						
	Number Street Bluffton, SC 29910-4884 City State ZIP Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that Contingent Unliquidated Disputed Nature of lien. Check all that apply.	t apply.					
 ☑ Debtor 1 only ☑ Debtor 2 only ☑ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another ☑ Check if this claim relates to a community debt ☑ Date debt was incurred 		 □ An agreement you made (such as mortgage or secured car loan) □ Statutory lien (such as tax lien, mechanic's lien) ☑ Judgment lien from a lawsuit □ Other (including a right to offset) □ Last 4 digits of account number 1 4 0 7 						
	Add the dollar value of your entries in (Column A on this page. Write that number here:	\$22,625.02					

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 4 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank **Nicola** Terry First Name Middle Name Last Name Column A Column B Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any 2.2 Hilton Head Resort Four Describe the property that secures the claim: \$43,493.32 \$139,200.00 \$0.00 **Seasons Centre** PIN R510 012 000 025B 4408 Creditor's Name 663 William Hilton Pkwy Unit 4408 Hilton Head Island, SC 29928-3537 Wm Weston J Newton Jones, Simpson & Newton, PA As of the date you file, the claim is: Check all that apply. Contingent Po Box 1938 Unliquidated Number ✓ Disputed Bluffton, SC 29910-1938 City State ZIP Code Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only ■ Statutory lien (such as tax lien, mechanic's lien) ☑ Judgment lien from a lawsuit ☑ Debtor 1 and Debtor 2 only ■ At least one of the debtors and ☐ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Remarks: Alleged HOA fees

\$43,493.32

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 5 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 **Nicola** Frank Terry First Name Middle Name Last Name Column A Column B Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any Nationstar Mortgage, LLC Describe the property that secures the claim: \$211,866.31 \$139,200.00 \$72,666.31 Creditor's Name PIN R510 012 000 025B 4408 **Attn: Bankruptcy Department** 663 William Hilton Pkwy Unit 4408 Hilton Head Island, SC 29928-3537 PO Box 619096 As of the date you file, the claim is: Check all that apply. Number Street Contingent Dallas, TX 75261-9741 Unliquidated City State ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ Debtor 1 only ☑ An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☑ Statutory lien (such as tax lien, mechanic's lien) ☑ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 01/27/2022 Last 4 digits of account number 19 Norman Jewelry and Loan Describe the property that secures the claim: \$3,260.73 \$25,000.00 \$0.00 Creditor's Name Woman's custom made engagement ring 24777 Telegraph Suite B Number Street As of the date you file, the claim is: Check all that apply. □ Contingent Southfield, MI 48034 Unliquidated Disputed ZIP Code City State Who owes the debt? Check one. Nature of lien. Check all that apply. ✓ An agreement you made (such as mortgage or secured car loan) **☑** Debtor 1 only Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to another offset) Check if this claim relates to a community debt Date debt was incurred 08/18/2024 Last 4 digits of account number 1 6 4 7 Remarks: Refuse to Turnover Property of the Estate Add the dollar value of your entries in Column A on this page. Write that number here: \$215,127.04

Write that number here:

Case 25-01384-jd Doc 46 Filed 05/08/25

Entered 05/12/25 09:14:15 Desc Main Page 6 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Frank Debtor 2 Nicola Terry First Name Middle Name Last Name Column A Column B Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any **Polly Nicola** Describe the property that secures the claim: unknown \$2,508.87 \$0.00 Creditor's Name Komatsu: Northern Trust (1) 2583 Lower Assembly Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Mill, SC 29708 Unliquidated **☑** Disputed **ZIP** Code State Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☑ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and Other (including a right to Domestic: MSA (Non-Qualifying DSO) another offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Remarks: Marital Settlement Agreement payment (Non-Alimony, Non-Spousal Support, Non-Separate Maintenance). Ex-spouse refuses to turnover collected funds **Polly Nicola** Describe the property that secures the claim: \$0.00 unknown \$2,356.94 Creditor's Name Komatsu: Northern Trust (2) 2583 Lower Assembly Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Mill, SC 29708 Unliquidated

Document Page 7 of 94 Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Column A Column B Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any **Polly Nicola** Describe the property that secures the claim: unknown \$1,242.06 \$0.00 Creditor's Name Komatsu: Joy Global 2583 Lower Assembly Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Fort Mill, SC 29708 Unliquidated **☑** Disputed **ZIP** Code State Who owes the debt? Check one. Nature of lien. Check all that apply. ☐ Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) ☑ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ☑ Other (including a right to ☐ At least one of the debtors and **Domestic: Non-Qualifying DSO** another offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number Remarks: Marital Settlement Agreement payment (Non-Alimony, Non-Spousal Support, Non-Separate Maintenance). Ex-spouse refuses to turnover collected funds The Spa on Port Royal Sound Describe the property that secures the claim: \$0.00 \$47,933.53 \$132,450.00 Creditor's Name PIN R510 005 000 008B 3218 **Board of Directors** 239 Beach City Rd Unit 3218 Hilton Head Island, SC 29926-4718 239 Beach City Rd As of the date you file, the claim is: Check all that apply. Number Street Contingent Hilton Head, SC 29926-4707 Unliquidated ZIP Code State **☑** Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. ✓ Debtor 1 only An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ✓ Judgment lien from a lawsuit Debtor 1 and Debtor 2 only ■ At least one of the debtors and ☐ Other (including a right to another offset) Check if this claim relates to a community debt

Date debt was incurred 09/25/2023

Write that number here:

\$47,933.53

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Case 25-01384-jd Doc 46

Page 8 of 94 Document Debtor 1 Ard **Jacqueline** Elizabeth Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Column A Column C Column B Additional Page Amount of claim Unsecured Value of collateral Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any **Title Max Corporation** Describe the property that secures the claim: \$4,565.00 \$5,736.00 \$0.00 Creditor's Name 2017 Hyundai Elantra 15 Bull St Needs Radiator and Transmission Work Number Street As of the date you file, the claim is: Check all that apply. Contingent Savannah, GA 31401-2685 Unliquidated ZIP Code State **☑** Disputed Nature of lien. Check all that apply. Who owes the debt? Check one. **☑** Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ■ At least one of the debtors and ☑ Other (including a right to Title Loan another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 09/01/2024 Last 4 digits of account number 2.10 West-Aircomm FCU Describe the property that secures the claim: \$11,243.32 \$10,904.00 \$339.32 Creditor's Name 2018 Jeep Grand Cherokee Weltman, Weinberg & Reis Co **Needs Transmission Work** As of the date you file, the claim is: Check all that apply. 5990 W Creek Rd Ste 200 Contingent Number Street Unliquidated Independence, OH 44131-2191 **☑** Disputed State ZIP Code Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to

another

Check if this claim relates to a

community debt

Write that number here:

6 2

\$15,808.32

offset)

Add the dollar value of your entries in Column A on this page. Write that number here:

Date debt was incurred 09/21/2018 Last 4 digits of account number

Document Page 9 of 94 Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Column A Column C Column B Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any **Westlake Financial** \$28,109.44 Describe the property that secures the claim: \$35,584.44 \$7,475.00 Creditor's Name 2020 Ram Truck ProMaster 2 Equity Way Ste 200 **Needs Transmission Work Commercial Use** Number Street As of the date you file, the claim is: Check all that apply. Contingent Westlake, OH 44145-1045 Unliquidated ZIP Code City State **☑** Disputed Nature of lien. Check all that apply. Who owes the debt? Check one. **☑** Debtor 1 only ☑ An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only Judgment lien from a lawsuit ■ At least one of the debtors and Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 03/28/2023 Last 4 digits of account number 7 0 8 3 2.12 Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$990.00 \$3,500.00 \$0.00 Creditor's Name **Earrings Ladies Hoop diamonds** Best Law Tara E. Nauful Po Box 2374 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Mt Pleasant, SC 29465-2374 Disputed State ZIP Code Who owes the debt? Check one. Nature of lien. Check all that apply. **☑** Debtor 1 only ☐ An agreement you made (such as mortgage or secured car loan) Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit ■ At least one of the debtors and ■ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 07/29/2024 Last 4 digits of account number 6 2 1 2 Remarks: Refused to turnover property of the Estate Add the dollar value of your entries in Column A on this page. Write that number here: \$36,574.44

Write that number here:

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 10 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Column A Column C Column B Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$172.50 \$700.00 \$0.00 Creditor's Name Ring Men Wedding Ring Best Law Tara E. Nauful Po Box 2374 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Mt Pleasant, SC 29465-2374 ☐ Disputed State Who owes the debt? Check one. Nature of lien. Check all that apply. ■ Debtor 1 only An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 08/08/2024 Last 4 digits of account number 8 3 0 8 2.14 Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$172.50 \$600.00 \$0.00 Creditor's Name **Earrings Ladies** Best Law Tara E. Nauful As of the date you file, the claim is: Check all that apply. Po Box 2374 Number Street Contingent Mt Pleasant, SC 29465-2374 Unliquidated Disputed City ZIP Code State Who owes the debt? Check one. Nature of lien. Check all that apply. ☑ An agreement you made (such as mortgage or secured car loan). ☐ Debtor 1 only Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ✓ Debtor 1 and Debtor 2 only ■ Judgment lien from a lawsuit At least one of the debtors and ☐ Other (including a right to another offset) Check if this claim relates to a community debt Date debt was incurred 08/09/2024 Last 4 digits of account number 8 7 0 Remarks: Refused to Turnover Property of the Estate

Write that number here:

Add the dollar value of your entries in Column A on this page. Write that number here:

If this is the last page of your form, add the dollar value totals from all pages.

\$345.00

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 11 of 94

Debtor 1		Jacqueline Elizabe		th Ard Case		Case r	e number (if known) 25-01384-JD				
Debtor	2	Terry Frank		Nicola							
	•	First Name	Middle Na	me	Last Name						
		Additional Pag	ne.				Column A	Column B	Column C		
Pa	rt 1:	t 1·		nago	, number them beginning with	2 2	Amount of claim	Value of collateral that supports this	Unsecured portion		
		followed by 2.4,		page	, number them beginning with	2.0,	Do not deduct the value of collateral.	claim	If any		
2.15	Zeidmans Jewelry & Loan of MI Creditor's Name Best Law Tara E. Nauful		oan of MI	Desc	ribe the property that secures	the claim:	\$308.75	\$1,200.00	\$0.00		
			our or im					Ψ1,200.00	Ψ0.00		
			Bracelet Ladies								
	Po Box	c 2374		As of	the date you file, the claim is:	Check all that	apply.				
	Number	Street			ontingent		,				
	Mt Plea	asant, SC 29465	5-2374	\Box U	nliquidated						
	City	State	ZIP Code	☐ D	isputed						
	_	es the debt? Che	ck one.	Natu	re of lien. Check all that apply.						
		or 1 only			n agreement you made (such as		secured car loan)				
		or 2 only			tatutory lien (such as tax lien, me	chanic's lien)					
	_	or 1 and Debtor 2 or 1 and Debtor 2 or 1 and Debtor 2 or 1 and 1 a	•	☐ Judgment lien from a lawsuit ☐ Other (including a right to							
	anoth		ors and		ffset)						
	_	ck if this claim rel munity debt	ates to a								
	Date del	bt was incurred	08/09/2024	Last	4 digits of account number	8 7 0	1				
	Remarks: Refused to Turnover Property		f tha E	etato							
2.16											
	Zeidma Creditor's	ans Jewelry & L	oan of MI	Desc	ribe the property that secures	the claim:	\$554.00	\$1,800.00	\$0.00		
		aw Tara E. Nauf	iul	Bra	celet Ladies						
			<u>ui</u>	<u> </u>		01 1 11 11					
	Po Box Number	Street			the date you file, the claim is:	Check all that	арріу.				
		asant, SC 29465	: 2274		ontingent nliquidated						
	City	State	ZIP Code		isputed						
	,	es the debt? Che			re of lien. Check all that apply.						
	_	or 1 only			n agreement you made (such as	mortgage or s	secured car loan)				
		or 2 only			tatutory lien (such as tax lien, me		,				
		or 1 and Debtor 2	only	☐ Ju	udgment lien from a lawsuit						
					ther (including a right to						
	☐ Check if this claim relates to a community debt										
	Date del	Date debt was incurred 08/10/2024			4 digits of account number	8 7 7	5				
	Remarks: Refuse to Turnover Property of			the Es	state						
	Add the	dollar value of yo	our entries in C	olumi	n A on this page. Write that nu	mber here:	\$862.75				
		the last page of y at number here:	our form, add	the do	ollar value totals from all pages	S.					

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 12 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Column A Column C Column B Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any 2.17 Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$336.00 \$1,500.00 \$0.00 Creditor's Name **Bracelet Ladies** Best Law Tara E. Nauful Po Box 2374 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Mt Pleasant, SC 29465-2374 ☐ Disputed State Who owes the debt? Check one. Nature of lien. Check all that apply. ✓ Debtor 1 only An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 08/10/2024 Last 4 digits of account number 8 7 7 6 2.18 Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$663.00 \$2,500.00 \$0.00 Creditor's Name **Gold Herring Bone Heirloom Necklace** Best Law Tara E. Nauful Po Box 2374 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Mt Pleasant, SC 29465-2374 **☑** Disputed City ZIP Code State Who owes the debt? Check one. Nature of lien. Check all that apply. ☑ An agreement you made (such as mortgage or secured car loan). ☐ Debtor 1 only Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ✓ Debtor 1 and Debtor 2 only ■ Judgment lien from a lawsuit At least one of the debtors and ☐ Other (including a right to another offset) Check if this claim relates to a community debt Date debt was incurred 08/30/2024 Last 4 digits of account number 2 4 5 Remarks: Refuse to Turnover Property of the Estate Add the dollar value of your entries in Column A on this page. Write that number here: \$999.00

Write that number here:

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Page 13 of 94 Document

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 **Frank Nicola** Terry First Name Middle Name Last Name Column A Column B Column C Additional Page Amount of claim Value of collateral Unsecured Part 1: that supports this portion After listing any entries on this page, number them beginning with 2.3, Do not deduct the claim followed by 2.4, and so forth. value of collateral. If any Zeidmans Jewelry & Loan of MI Describe the property that secures the claim: \$3,344.40 \$23,740.00 \$0.00 Creditor's Name **Ladies Custom made Wedding Ring** Best Law Tara E. Nauful Po Box 2374 As of the date you file, the claim is: Check all that apply. Number Street Contingent Unliquidated Mt Pleasant, SC 29465-2374 Disputed State ZIP Code Who owes the debt? Check one. Nature of lien. Check all that apply. **☑** Debtor 1 only An agreement you made (such as mortgage or secured car loan) ☐ Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Debtor 1 and Debtor 2 only ☐ Judgment lien from a lawsuit ■ At least one of the debtors and ☐ Other (including a right to another offset) ☐ Check if this claim relates to a community debt Date debt was incurred 11/30/2024 Last 4 digits of account number 2 4 5 1 Remarks: Refuse to Turnover Property of the Estate Add the dollar value of your entries in Column A on this page. Write that number here: \$3,344.40 If this is the last page of your form, add the dollar value totals from all pages.

\$387,112.82

Write that number here:

	Case 25-0138	4-jd Doc 46	Filed 05/08/2 Document	5 Entered 05/12/25 09:14:15 Desc Main Page 14 of 94
Debtor 1	Jacqueline	Elizabeth	Ard	Case number (if known) 25-01384-JD
Debtor 2	Terry	Frank	Nicola	
	First Name	Middle Name	Last Name	
Part	List Others to E	Be Notified for a D	ebt That You Alread	ly Listed
agency if you	y is trying to collect from	you for a debt you o itor for any of the de	we to someone else, li	for a debt that you already listed in Part 1. For example, if a collection st the creditor in Part 1, and then list the collection agency here. Similarly, art 1, list the additional creditors here. If you do not have additional page.
┖╝╻	Bromley Law Firm LLC	:		On which line in Part 1 did you enter the creditor? 2.1
N	lame			Last 4 digits of account number
<u> </u>	Evan K. Bromley			
2	211 Goethe Rd Ste B			
N	lumber Street			_
<u> </u>	Bluffton, SC 29910-601	4		
C	City	State	ZIP Code	
2.	Julie A. Franklin, Esq			On which line in Part 1 did you enter the creditor? 2.1
_	lame			
I	Po Box 2976			Last 4 digits of account number
N	lumber Street			_
_				_
ı	Bluffton, SC 29910-297	6		
C	City	State	ZIP Code	_
3.	Jones, Simpson, and N	lewton PA		On which line in Part 1 did you enter the creditor? 2.2
_	lame			<u> </u>
	Attn: Wm Weston J Ne	wton		Last 4 digits of account number
_	7 Plantation Park Drive	Suite 3		_
_	lumber Street	- Cuite C		_
ı	Bluffton, SC 29910			
_	City	State	ZIP Code	_
4.	Nationstar Mortgage, L	ıc		2
_	lame	.LO		On which line in Part 1 did you enter the creditor? $\frac{2.3}{}$
	Attn: Bankruptcy Depa	rtment		Last 4 digits of account number
_				-
_	PO Box 619096 Jumber Street			-
	Dallas, TX 75261-9741			
	Junas, 17 13201-3141			_

	City	State	ZIP Code				
3.	Jones, Simpson, and Newton	PA		On which line in Part 1 did you enter the creditor? 2.2			
	Name			Last 4 digits of account number			
	Attn: Wm Weston J Newton			Last 4 digits of account number			
	7 Plantation Park Drive Suite	3					
	Number Street						
	Bluffton, SC 29910						
	City	State	ZIP Code				
4.	Nationstar Mortgage, LLC			On which line in Part 1 did you enter the creditor? 2.3			
	Name			Last 4 digits of account number			
	Attn: Bankruptcy Department	t		Last 4 digits of account number			
	PO Box 619096						
	Number Street						
	Dallas, TX 75261-9741						
	City	State	ZIP Code				
5.	Taybron Law Firm LLC			On which line in Part 1 did you enter the creditor? 2.5			
	Name						
	3399 Churchview Ave			Last 4 digits of account number			
	Number Street		_				
	Pittsburgh, PA 15227-4358		_				
	City	State	ZIP Code				
6.	Morgan Lewis & Bockius LLF	•		On which line in Part 1 did you enter the creditor? 2.5			
	Name			Last 4 digits of account number			
	Attn: Matt Hawes			Last 4 digits of account number			
	One Oxford Centre, Thirty-Se	cond FLR					
	Number Street						
	Pittsburgh, PA 15219-6401						
	City	State	ZIP Code				

Page 15 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 **Nicola** Terry Frank First Name Middle Name Last Name List Others to Be Notified for a Debt That You Already Listed - Additional Page Part 2: Komatsu Benefit Dept On which line in Part 1 did you enter the creditor? 2.5 Last 4 digits of account number Mark Harder 401 E Greenfield Ave Number Milwaukee, WI 53204-2941 ZIP Code State **Taybron Law Firm LLC** On which line in Part 1 did you enter the creditor? 2.6 Name Last 4 digits of account number 3399 Churchview Ave Number Street Pittsburgh, PA 15227-4358 State ZIP Code Komatsu Benefit Dept On which line in Part 1 did you enter the creditor? 2.6 Last 4 digits of account number Mark Harder 401 E Greenfield Ave Number Street Milwaukee, WI 53204-2941 City ZIP Code State Morgan Lewis & Bockius LLP On which line in Part 1 did you enter the creditor? 2.6Last 4 digits of account number **Attn: Matt Hawes** One Oxford Centre, Thirty-Second FLR Number Street Pittsburgh, PA 15219-6401 ZIP Code City State **Taybron Law Firm LLC** On which line in Part 1 did you enter the creditor? 2.7 Name Last 4 digits of account number 3399 Churchview Ave Number Street Pittsburgh, PA 15227-4358 City ZIP Code State Komatsu Benefit Dept On which line in Part 1 did you enter the creditor? 2.7 Last 4 digits of account number Mark Harder 401 E Greenfield Ave

City

Milwaukee, WI 53204-2941

ZIP Code

State

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 16 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank **Nicola** Terry First Name Middle Name Last Name List Others to Be Notified for a Debt That You Already Listed - Additional Page Part 2: 13. Morgan Lewis & Bockius LLP On which line in Part 1 did you enter the creditor? 2.7Last 4 digits of account number **Attn: Matt Hawes** One Oxford Centre, Thirty-Second FLR Pittsburgh, PA 15219-6401 ZIP Code State Law Office of Scott M. Wild LLC On which line in Part 1 did you enter the creditor? 2.8 Name Last 4 digits of account number Scott M. Wild 37 New Orleans Road Suite F Number Street Hilton Head Island, SC 29928 State ZIP Code Mutterer Law Firm, LLC On which line in Part 1 did you enter the creditor? 2.8 Name Last 4 digits of account number Jannine M. Mutterer, Esq 5 Red Cedar Street Suite 102 Number Street Bluffton, SC 29910 ZIP Code State **Smith Debnam Narron Drake Saintsing** On which line in Part 1 did you enter the creditor? 2.8 Last 4 digits of account number & Myers, LLP Lucas S. Fautua 171 Church St Ste 120c Number Street

Charleston, SC 29401-3136

State

ZIP Code

Fill in this information to identify your case:					
Debtor 1	Jacqueline	acqueline Elizabeth A			
	First Name	Middle Name	Last Name		
Debtor 2	Terry	Frank	Nicola		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the: District of South Carolina					
Case number	25-01384-JD			_	
(if known)					

Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B:* Property (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property.* If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

	per the entries in the boxes on the left. Atta per (if known).	ch the Continuation Page to this page. On the top of any add	litional pages	, write your nan	ie and case		
Р	art 1: List All of Your PRIORITY Ur	nsecured Claims					
1.	Do any creditors have priority unsecured claims against you? ☐ No. Go to Part 2. ☑ Yes.						
2.	claim listed, identify what type of claim it is. If amounts. As much as possible, list the claims	If a creditor has more than one priority unsecured claim, list the c a claim has both priority and nonpriority amounts, list that claim has in alphabetical order according to the creditor's name. If you have than one creditor holds a particular claim, list the other creditors	here and show re more than tw	both priority and	I nonpriority		
	(For an explanation of each type of claim, see	e the instructions for this form in the instruction booklet.)					
			Total claim	Priority amount	Nonpriority amount		
2.1	Priority Creditor's Name Property Tax Po Box 105176 Number Street Atlanta, GA 30348-5176 City State ZIP Code	Last 4 digits of account number 3 2 1 8 When was the debt incurred? 01/15/2025 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$3,702.32	unknown	\$3,702.32		
	Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☑ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of PRIORITY unsecured claim: ☐ Domestic support obligations ☐ Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicate ☐ Other. Specify Real Estate Taxes	əd				
	Is the claim subject to offset? ☑ No ☐ Yes Remarks: PIN: R510-005-000-008B-3218						

		Case 25-01384	4-jd Doc			ered 19 of		.2/25	09:14:15	Desc Ma	ain
ebtor	1	Jacqueline	Elizabeth		9 c 1			er (if kno	wn) 25-01384 -	.JD	
ebtor	2	Terry	Frank	Nicola		_					
		First Name	Middle Nam	e Last Name							
Pai	rt 1:	Your PRIORITY	Unsecured C	laims — Continuation Page							
After	listir	ng any entries on this	page, number t	hem beginning with 2.3, followed	l by 2.	.4, and	so forti	n.	Total claim	Priority amount	Nonpriority amount
2.2	Bea	aufort County Treas	urer	Last 4 digits of account numbe	· _	1 1	0 6	5_	\$2,021.07	unknown	\$2,021.07
	Prior	ity Creditor's Name		When was the debt incurred?		04.44	E/202E				
	Pro	perty Tax		when was the debt incurred?	_	01/1	5/2025	_			
	Ро	Box 105176									
	Num	ber Street		As of the date you file, the claim	n is: C	check a	II that ap	oply.			
	Atlanta, GA 30348-5176			☐ Contingent							
	City State ZIP Code		Unliquidated								
	Who	Who incurred the debt? Check one.		■ Disputed							
		Debtor 1 only		Type of PRIORITY unsecured cl	aim:						
		Debtor 2 only		☐ Domestic support obligations							
	4	Debtor 1 and Debtor 2 only		☐ Taxes and certain other debts you owe the government							
	$oldsymbol{\square}$ At least one of the debtors and another										
		Check if this claim is fo community debt	or a	Other. Specify Real Estate	Taxe	s					
	ls th	e claim subject to offs	et?								
	₫ №	No									
	□ Y	⁄es									
	Rem	narks: PIN: R600-031-0	00-0266-1106								
2.3	Bea	aufort County Treas	urer	Last 4 digits of account number	r _4	4 4	0 5	5_	\$3,761.77	unknown	\$3,761.77
	Prior	ity Creditor's Name		When was the debt incurred?		04/4	F/000F				
	Pro	perty Tax		when was the debt incurred?	_	01/1	5/2025	_			
	Ро	Box 105176									
	Num	Number Street		As of the date you file, the claim	n is: C	Check a	II that ap	oply.			
	Atla	anta, GA 30348-5176	6	☐ Contingent							
	City	· · · · · · · · · · · · · · · · · · ·		Unliquidated							
	Whα	incurred the debt? Ch	neck one.	☐ Disputed							
	_	Debtor 1 only	- *** * ********	Type of PRIORITY unsecured cl	aim:						
		Debtor 2 only		☐ Domestic support obligations							
		Debtor 1 and Debtor 2 o	nlv	Taxes and certain other debts you owe the government							

Official Form 106E/F

✓ No ☐ Yes

☐ Check if this claim is for a community debt

Is the claim subject to offset?

Remarks: PIN: R510-012-000-025B-4405

☐ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated

Other. Specify Real Estate Taxes

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 20 of 94

listing any entries on this page, number th	nem beginning with 2.3, followed b	y 2.4, ar	nd so	forth.	Total claim	Priority amount	Nonpriority amount	
City of Detroit Water and Sewerage Dept	Last 4 digits of account number When was the debt incurred?	0 :	3 0	1	\$1,383.51	unknown	\$1,383.5	
Priority Creditor's Name 735 Randolph St								
Number Street	As of the date you file, the claim i	s: Check	all th	at apply.				
Detroit, MI 48226-2830	☐ Contingent ☐ Unliquidated							
City State ZIP Code Who incurred the debt? Check one.	☑ Disputed							
 ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt Is the claim subject to offset? ✓ No Yes 	Type of PRIORITY unsecured claim: ☐ Domestic support obligations ☐ Taxes and certain other debts you owe the government ☐ Claims for death or personal injury while you were intoxicated ☑ Other. Specify Utilities							
City of Detroit Water and Sewerage Dept	Last 4 digits of account number	3	3 0	1_	\$1,782.38	unknown	\$1,782.3	
Priority Creditor's Name	When was the debt incurred?							
735 Randolph St Number Street	As of the date you file, the claim i	s: Check	all th	at apply.				
Detroit, MI 48226-2830	☐ Contingent ☐ Unliquidated							
City State ZIP Code	Disputed							
Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a	Type of PRIORITY unsecured claim □ Domestic support obligations □ Taxes and certain other debts you □ Claims for death or personal injuice ☑ Other. Specify Utilities	u owe th	•		ated -			
community debt Is the claim subject to offset?								

Entered 05/12/25 09:14:15 Desc Main Case 25-01384-jd Doc 46 Filed 05/08/25 Page 21 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Nicola Frank Terry First Name Middle Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Priority Nonpriority **Total claim** amount amount **Consumer Energy Company** Last 4 digits of account number 8 5 2 5 \$0.00 \$347.83 \$347.83 Priority Creditor's Name When was the debt incurred? Attn: Legal Dept One Energy Plaza Dr As of the date you file, the claim is: Check all that apply. Number ☐ Contingent Jackson, MI 49201-2357 ☐ Unliquidated ZIP Code City State ✓ Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: ✓ Debtor 1 only ■ Domestic support obligations Debtor 2 only ☐ Taxes and certain other debts you owe the government ☐ Debtor 1 and Debtor 2 only ☐ Claims for death or personal injury while you were intoxicated ☐ At least one of the debtors and another ☑ Other. Specify Utilities ☐ Check if this claim is for a community debt Is the claim subject to offset? **√** No Yes Remarks: Utility Services **County of Allegheny Treasurer** Last 4 digits of account number \$116.36 unknown \$116.36 P 1 4 6 Priority Creditor's Name When was the debt incurred? **Room 108 Courthouse** 436 Grant St As of the date you file, the claim is: Check all that apply. Number Street Contingent Pittsburgh, PA 15219 ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: **☑** Debtor 1 only ■ Domestic support obligations Debtor 2 only

✓ No ☐ Yes

☐ Debtor 1 and Debtor 2 only

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Taxes and certain other debts you owe the government

☑ Other. Specify Real Estate Taxes

☐ Claims for death or personal injury while you were intoxicated

Entered 05/12/25 09:14:15 Desc Main Case 25-01384-jd Doc 46 Filed 05/08/25

Page 22 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Nicola Frank Terry First Name Middle Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Priority **Total claim** Nonpriority amount amount East Pittsburgh Borough Last 4 digits of account number P 1 4 6 \$363.96 unknown \$363.96 Priority Creditor's Name When was the debt incurred? 813 Linden Ave Street Number As of the date you file, the claim is: Check all that apply. Contingent East Pittsburgh, PA 15112 ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations ✓ Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ■ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a ☑ Other. Specify Real Estate Taxes community debt Is the claim subject to offset? **☑** No ☐ Yes Remarks: 513 Main **Jordan Tax Service** Last 4 digits of account number P 1 4 6 \$1,179.46 unknown \$1,179.46 Priority Creditor's Name When was the debt incurred? 102 Rahway Rd Number Street As of the date you file, the claim is: Check all that apply. Contingent McMurray, PA 15317 ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ☐ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated

√ No ☐ Yes

☐ Check if this claim is for a community debt Is the claim subject to offset? ☑ Other. Specify Real Estate Taxes

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 23 of 94

Debtor 1 Case number (if known) 25-01384-JD **Jacqueline** Elizabeth Ard Debtor 2 Nicola Frank Terry First Name Middle Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Priority Nonpriority Total claim amount amount 2.10 **Lincoln Township** Last 4 digits of account number 7 0 0 1 \$1,638.11 unknown \$1,638.11 Priority Creditor's Name When was the debt incurred? P.O. Box 239 Street Number As of the date you file, the claim is: Check all that apply. Contingent Lake George, MI 48633 ■ Unliquidated State ZIP Code **☑** Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations ✓ Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ■ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☑ Other. Specify Real Estate Taxes ☐ Check if this claim is for a community debt Is the claim subject to offset? **☑** No ☐ Yes 2.11 Lincoln Township Last 4 digits of account number \$1,711.02 \$1,711.02 1 6 0 0 unknown Priority Creditor's Name When was the debt incurred? P.O. Box 239 Number As of the date you file, the claim is: Check all that apply. Contingent Lake George, MI 48633 ■ Unliquidated State ZIP Code Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: ☐ Debtor 1 only Debtor 2 only Domestic support obligations ☑ Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ☐ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a ☑ Other. Specify Real Estate Taxes community debt Is the claim subject to offset? **☑** No ☐ Yes

Remarks: 5154 Oak Run

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 24 of 94

Debtor 1	Jacqueline Elizabeti		Ard	known) 25-01384	-JD					
Debtor 2	Terry Frank		Nicola							
	First Name Mid	ddle Name	Last Name							
Part 1:	Your PRIORITY Unse	cured Cla	aims — Continuation Page							
After listing a	ıny entries on this page, ı	number the	em beginning with 2.3, followed b	y 2.4, and	so forth.	Total claim	Priority amount	Nonpriority amount		
2.12 Pittsbu	urgh Water	ı	ast 4 digits of account number	м а	I N	unknown	unknown	unknown		
Priority C	Priority Creditor's Name									
Penn Liberty Plaza I			When was the debt incurred? 03/23/2019							
1200 P	enn Avenue		As of the date you file, the claim is: Check all that apply.							
Number	Street									
Pittsbu	urgh, PA 15222	[☐ Contingent							
City	_	0000	Unliquidated							
Who inc	curred the debt? Check or	ne.	Disputed							
_	tor 1 only		Type of PRIORITY unsecured claim:							
	tor 2 only	[Domestic support obligationsTaxes and certain other debts you owe the government							
☐ Debt	tor 1 and Debtor 2 only	[
☐ At le	ast one of the debtors and	another [Claims for death or personal inju	ry while yo	u were intoxi	cated				
_	ck if this claim is for a munity debt	Ę	Other. Specify Utilities							
Is the cl	aim subject to offset?									
√ 1 No	•									
Yes										
2.13 SC De	partment of Revenue	ı	ast 4 digits of account number	3 7	4 8	\$0.00	unknown	\$0.00		
Priority C	Creditor's Name			. <u></u>						
Office	of General Counsel	,	When was the debt incurred?							
300A (Outlet Point Blvd									
Number			As of the date you file, the claim i	s: Check a	II that apply.					
Colum	bia, SC 29210	[☐ Contingent							
City		Code	Unliquidated							
Who inc	curred the debt? Check or		Disputed							
	tor 1 only		Type of PRIORITY unsecured claim	m:						
	tor 2 only		☐ Domestic support obligations							
	tor 1 and Debtor 2 only		✓ Taxes and certain other debts you	ou owe the	government					
	ast one of the debtors and	another [_							
☐ Check if this claim is for a community debt		[Other. Specify			_				
Is the cl	aim subject to offset?									
√ No	•									

☐ Yes

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 25 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Nicola Frank Terry First Name Middle Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Priority Total claim Nonpriority amount amount 2.14 **Wayne Co Treasurer** Last 4 digits of account number 7 3 7 1 \$1,238.00 unknown \$1,238.00 Priority Creditor's Name When was the debt incurred? 400 Monroe 5th floor Number Street As of the date you file, the claim is: Check all that apply. Contingent Detroit, MI 48226 ■ Unliquidated State ZIP Code **☑** Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: Debtor 1 only Debtor 2 only ■ Domestic support obligations ✓ Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ■ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a ☑ Other. Specify Real Estate Taxes community debt Is the claim subject to offset? **☑** No ☐ Yes 2.15 Wayne Co Treasurer Last 4 digits of account number \$1,006.69 \$1,006.69 1 1 0 9 unknown Priority Creditor's Name When was the debt incurred? 400 Monroe 5th Floor Number Street As of the date you file, the claim is: Check all that apply. Contingent Detroit, MI 48266 Unliquidated State ZIP Code **☑** Disputed Who incurred the debt? Check one. Type of PRIORITY unsecured claim: ☐ Debtor 1 only Debtor 2 only ■ Domestic support obligations ☑ Debtor 1 and Debtor 2 only ☐ Taxes and certain other debts you owe the government ☐ At least one of the debtors and another ☐ Claims for death or personal injury while you were intoxicated ☐ Check if this claim is for a ☑ Other. Specify Real Estate Taxes community debt Is the claim subject to offset? **☑** No

☐ Yes

Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Case 25-01384-jd Doc 46 Page 26 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Part 2: **List All of Your NONPRIORITY Unsecured Claims** 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **√** Yes List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **ADT Security Services** Last 4 digits of account number 9 0 9 4 \$1,599.69 Nonpriority Creditor's Name When was the debt incurred? 10/01/2024 Po Box 371878 Number As of the date you file, the claim is: Check all that apply. Contingent Pittsburgh, PA 15250-7878 ■ Unliquidated ZIP Code **☑** Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ☐ At least one of the debtors and another or profit-sharing plans, and other similar debts

	☐ Check if this claim is for	•	Other. Specify Consumer debt				
	Is the claim subject to offset No	?					
	☐ Yes						
1.2	Advantage Aviator Bankı	ruptcy Dept	Last 4 digits of account number 7 5 4 0 \$20,400.68				
	Nonpriority Creditor's Name		When was the debt incurred?				
	Portfolio Recovery Asso	ciates, LLC	- When was the dept incurred?				
	130 Corporate Blvd		 As of the date you file, the claim is: Check all that apply. Contingent 				
	Number Street						
	Norfolk, VA 23502-4952		Unliquidated Unliquidated				
	City State	ZIP Code	☐ Disputed				
	Who incurred the debt? Cher	ck one.	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only		☐ Student loans				
	Debtor 1 and Debtor 2 only	У	 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card 				
	☐ At least one of the debtors	and another					
	☐ Check if this claim is for	a community debt					
	Is the claim subject to offset ✓ No	?					

Yes

	Case 25-0138	•	lied 05/08/25						
Debtor 1	Jacqueline	Elizabeth	Ard Case number (if known) 25-01384-JD						
Debtor 2	Terry	Frank	Nicola						
	First Name	Middle Name La	Last Name						
Part 2	Your NONPRIO	RITY Unsecured Claim	ns — Continuation Page						
After lis	ting any entries on this	page, number them begin	nning with 4.4, followed by 4.5, and so forth.						
4.3 A r	nerican Express Nat	ional Bank	Last 4 digits of account number 4 0 0 2 \$42,254.50						
	npriority Creditor's Name		When was the debt incurred? 07/1/2023						
P.0	O. Box 3001		As of the date you file, the claim is: Check all that apply.						
Nui	mber Street		☐ Contingent						
Ma	Malvern, PA 19355		— ☐ Unliquidated						
City	y Sta	te ZIP Cod	de Disputed						
<u> </u>	Who incurred the debt? Check one. ☐ Debtor 1 only ☑ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt		Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Credit Card						
	he claim subject to offs No Yes	set?							
4.4 Ar	nerican Express Nat	ional Bank	Last 4 digits of account number 2 0 0 6 \$1,172.92						
Nor	npriority Creditor's Name		_						
Ве	ecket and Lee LLP		When was the debt incurred? 06/01/2024						
P.0	O. Box 3001		_						
Nur	mber Street		As of the date you file, the claim is: Check all that apply.						
Ma	alvern, PA 19355		☐ Contingent☐ Unliquidated						
City	y Sta	te ZIP Cod	de Disputed						

Type of NONPRIORITY unsecured claim:

lacksquare Obligations arising out of a separation agreement or divorce that you did not report as

 $\hfill \Box$ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

priority claims

☑ Other. Specify **Credit Card**

☑ No ☐ Yes

Who incurred the debt? Check one.

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ Debtor 1 only

☑ Debtor 2 only

Debto	r 1	Jacqueline	Elizabeth	Doci Ar	ument d	Page	28 of 94 Case no	. umber ((if know	_{n)} 25.	-01384-JD	
Debto	2	Terry	Frank	Nic	cola							
	•	First Name	Middle Name	Las	t Name							
Pa	rt 2:	Your NONPRIO	RITY Unsecured	Claims –	Continua	tion Page						
After	listing a	ny entries on this	page, number them	beginnin	g with 4.4,	ollowed by	4.5, and so	forth.				Total claim
4.5	Armstr	ong Cable			Last 4 di	gits of acco	unt number	1	1	0 :	3	\$306.17
	Nonprior	ty Creditor's Name			When we	s the debt i	naurrad?				_	
	PO Bo	x 37749			. when wa	is the debt i	ncurrear	_				
	Number	Street						. 0				
					_	-	le, the claim	is: Che	эск ап	that a	рріу.	
	Philade	elphia, PA 19101	-5049		☐ Conti	-						
	City	Sta	te Z	IP Code	☑ Dispu							
	At lea	or 2 only or 1 and Debtor 2 c ast one of the debto	ors and another	t	Stude Obligation	nt loans ations arisino y claims	or profit-shari	aration	agree			nat you did not report as
4.6	AT&T				Last 4 di	gits of acco	unt number	8	8	2	7	\$606.86
	Nonprior	ty Creditor's Name					10			<u> </u>	_	
	Valor I	ntelligent Proce	ssing, LLC		wnen wa	s the debt i	ncurrea?		09/15	/2024	<u>+</u>	
	РО Во	x 5014										
	Number	Street					le, the claim	is: Che	eck all	that a	ρply.	
	Carol S	Stream, IL 60197	'-5014		☐ Conti	-						
	City	Sta	te Z	IP Code	✓ Dispu							
	☐ Debt				Type of N Stude	IONPRIORI nt loans ations arising	FY unsecure g out of a sep			ment o	or divorce th	nat you did not report as
		ast one of the debto	•			y claims to pension	or profit-shari	ng plar	ıs, and	other	similar deb	ts

☑ Other. Specify Utilities

✓ No ☐ Yes

☐ Check if this claim is for a community debt

Is the claim subject to offset?

Debtor		ocument Page 2 Ard	.9 01 94 _ Case number	(if known) 25-01384	-JD			
Debtor	2 Terry Frank	Nicola	_	,				
	First Name Middle Name	Last Name	_					
Par	Your NONPRIORITY Unsecured Claim	ns — Continuation Page						
After	listing any entries on this page, number them begin	nning with 4.4, followed by 4.	5, and so forth.		Total claim			
4.7	AWA Collections	Last 4 digits of accoun	nt number		unknown			
	Nonpriority Creditor's Name	When was the debt inc	rurred?					
	Santa Rosa Emergency	—						
	PO Box 6605	As of the date you file,	the claim is: Ch	ack all that apply				
i	Number Street	Contingent	the claim is. On	eck all that apply.				
	Orange, CA 92863	Unliquidated						
	City State ZIP Co	de 🗹 Disputed						
,	Who incurred the debt? Check one.	Type of NONPRIORITY	unsecured clair	n•				
	☑ Debtor 1 only	☐ Student loans	unsecureu cian					
	Debtor 2 only		 Obligations arising out of a separation agreement or divorce that you did not report as 					
	Debtor 1 and Debtor 2 only	priority claims						
	At least one of the debtors and another	Debts to pension or		ns, and other similar	debts			
	☐ Check if this claim is for a community debt	☑ Other. Specify Med	dical Bill					
l	s the claim subject to offset?							
	√ No							
	☐ Yes							
4.8	Capital One Auto Finance	Last 4 digits of accoun	nt number 7	7 4 3	\$0.00			
-	Nonpriority Creditor's Name							
	AIS Portfolio Services, LLC	When was the debt inc	urred?					
•	4515 N Santa Fe Ave. Dept. APS							
	Number Street	As of the date you file,	the claim is: Ch	eck all that apply.				
	Oklahoma City, OK 73118	☐ Contingent ☐ Unliquidated						
	City State ZIP Co	de 1 Disputed						
,	Who incurred the debt? Check one.	'						
	☑ Debtor 1 only	Type of NONPRIORITY	unsecured clair	n:				
	Debtor 2 only	Student loans	uit of a congression	agraamant or divers	as that you did not rapart as			
	Debtor 1 and Debtor 2 only	priority claims	out of a separation	agreement or divorc	ce that you did not report as			
	At least one of the debtors and another	Debts to pension or		ns, and other similar	debts			
	☐ Check if this claim is for a community debt	✓ Other. Specify Cor	nsumer Debt					

Is the claim subject to offset?

✓ No ☐ Yes

Filed 05/08/25 Case 25-01384-jd Doc 46 Entered 05/12/25 09:14:15 Desc Main Page 30 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. CitiBank Best Buy Last 4 digits of account number 6 6 9 2 \$2,942.86 Nonpriority Creditor's Name When was the debt incurred? 09/12/2024 P.O. Box 790034 Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Louis, MO 63179-0034 ■ Unliquidated ZIP Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **☑** Debtor 1 only ■ Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ■ Debtor 1 and Debtor 2 only priority claims ■ At least one of the debtors and another ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify Is the claim subject to offset? **☑** No ☐ Yes 4.10 Comenity Caesars Rewards Last 4 digits of account number \$5,181.32 0 3 0 5 Nonpriority Creditor's Name When was the debt incurred? PO Box 650960 Number Street As of the date you file, the claim is: Check all that apply. Contingent **Dallas, TX 75265** ■ Unliquidated State ZIP Code Disputed

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as

Debts to pension or profit-sharing plans, and other similar debts

■ Student loans

priority claims

☑ Other. Specify Credit Card

Who incurred the debt? Check one.

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ Debtor 1 only

☑ Debtor 2 only

✓ No ☐ Yes

	Case 25-01304	•	Docu	ument Page 3:				C Mairi	
Debtor 1	Jacqueline	Elizabeth	Arc	<u>d</u>	Case number	(if known) <u>2</u>	25-01384-JD		
Debtor 2	Terry	Frank	Nic	cola					
	First Name	Middle Name	Last	Name					
Part 2	Your NONPRIOR	RITY Unsecured CI	aims –	Continuation Page					
After listi	ing any entries on this p	page, number them b	eginning	g with 4.4, followed by 4.5	i, and so forth.			Total claim	
4.11 Co	yne Oil			Last 4 digits of account	number 3	1 2	9	\$64.00	
Non	priority Creditor's Name			When was the debt incu	urrod?				
Att	tn: Rose			when was the debt inct					
513	3 W 5th St								
Num	mber Street			As of the date you file,	the claim is: C	heck all that	apply.		
Cla	are, MI 48617-9405			☐ Contingent ☐ Unliquidated					
City	State	e ZIP	Code	✓ Disputed					
Who	o incurred the debt? Ch	eck one.		·					
	Debtor 1 only		Type of NONPRIORITY unsecured claim:						
	Debtor 2 only			Student loans					
	Debtor 1 and Debtor 2 on	ıly	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 						
	At least one of the debtor	s and another							
	Check if this claim is fo	r a community debt	✓ Other. Specify Utilities						
ls th	he claim subject to offse	et?							
1	•								
<u> </u>									
4.12 Dir	rectTV, LLC			Last 4 digits of account	number 8	8 2	7	\$620.81	
Non	priority Creditor's Name			1871 - AL 11A	-				
СТ	Corporation			When was the debt incu	urrea?				
120	09 N Orange St			A 641 14 69 4					
Num	nber Street			As of the date you file,	tne claim is: C	neck all that	арріу.		
Wil	Imington, DE 19801-1	120		Contingent					
City			Code	UnliquidatedDisputed					
Who	o incurred the debt? Ch	eck one.				_			
	Debtor 1 only			Type of NONPRIORITY	unsecured clai	im:			
_	Debtor 2 only			Student loans					

 $\hfill \square$ Obligations arising out of a separation agreement or divorce that you did not report as

priority claims

Debts to pension or profit-sharing plans, and other similar debts

✓ Other. Specify

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ No Yes

☐ At least one of the debtors and another ☐ Check if this claim is for a community debt

Filed 05/08/25 Case 25-01384-jd Doc 46 Entered 05/12/25 09:14:15 Desc Main Page 32 of 94 Document Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **DTE Energy** Last 4 digits of account number 8 9 1 4 \$1,271.71 Nonpriority Creditor's Name When was the debt incurred? **Attention Legal Department** PO Box 740786 As of the date you file, the claim is: Check all that apply. Number Street Contingent Cincinnati, OH 45274-0786 Unliquidated ZIP Code **☑** Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only ■ Student loans ☐ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ☐ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify Utilities Is the claim subject to offset? **☑** No ☐ Yes Remarks: Utility Services 15826 Appoline 4.14 DTE Energy Last 4 digits of account number 8 9 2 2 \$1,730.37 Nonpriority Creditor's Name When was the debt incurred? **Attention Legal Department** PO Box 740786 As of the date you file, the claim is: Check all that apply. Number Street

Contingent

☑ Disputed

ZIP Code

Unliquidated

☐ Student loans

priority claims

✓ Other. Specify Utilities

Type of NONPRIORITY unsecured claim:

Obligations arising out of a separation agreement or divorce that you did not report as

Debts to pension or profit-sharing plans, and other similar debts

Cincinnati, OH 45274-0786

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ Debtor 1 only

Debtor 2 only

✓ No ☐ Yes

Who incurred the debt? Check one.

■ At least one of the debtors and another

☐ Check if this claim is for a community debt

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 33 of 94

Debto	r 1	Jacqueline	Elizabeth	Ard	Case number (if known) 25-01384-JD						
Debto	r 2			Nicola							
		First Name	Middle Name	Last Name							
Do	rt 2:	Your NONDRIA	ORITY Unsecured C	laima Cantinua	4ion Borro						
Pa	irt Z:	TOUR NONPRI	ORITY Unsecured C	iaims — Continua	tion Page						
		any entries on thi	s page, number them b	eginning with 4.4, f	followed by 4.5, and so forth.						
4.15	1 11 30 1	Energy		Last 4 dig	gits of account number 7 2 8 4 \$2,780.70						
	•	ority Creditor's Name	е	When wa	s the debt incurred? 07/25/2024						
	Penn	Power			<u> </u>						
	Ро Во	x 16001		A = 4 th =	data yan fila tha alaim ia. Chaal all that annh						
	Number	r Street		As of the	date you file, the claim is: Check all that apply.						
	Readi	ng, PA 19612-60		— D Unligu	•						
	City	St	ate ZII	Code Dispu							
	Who in	curred the debt?	Check one.	Time of N	IONIDDIODITY unaccounted eleims						
	☐ Deb	otor 1 only			IONPRIORITY unsecured claim:						
		otor 2 only		Stude							
	☑ Debtor 1 and Debtor 2 only			•	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 						
	☐ At le	east one of the deb	tors and another		to pension or profit-sharing plans, and other similar debts						
	☐ Che	eck if this claim is	for a community debt	✓ Other.	Specify						
	Is the c	laim subject to of	fset?								
	√ No										
	☐ Yes										
4.16	Fortiv	a Bobs Discour	nt	Last 4 die	gits of account number 3 5 6 2 \$2,182.29						
	Nonprio	ority Creditor's Name	e								
	TBOM	1 - ATLSA		When wa	s the debt incurred?						
	6 Con	course Parkway	, Second Floor								
	Number		y occoma i noon		date you file, the claim is: Check all that apply.						
		ta, GA 30328		☐ Contir							
	City	•	ate ZII	□ Unliqu Code ☑ Dispu							
	,	curred the debt?	Charle and	™ Dispu	ted						
	_		Check one.	Type of N	IONPRIORITY unsecured claim:						
	_	otor 1 only otor 2 only		☐ Stude	nt loans						
		otor 2 only otor 1 and Debtor 2	only		ations arising out of a separation agreement or divorce that you did not report as						
		east one of the deb	•		y claims						
			for a community debt		to pension or profit-sharing plans, and other similar debts Specify Credit Card						
	_ 5.16	oiuiiii 13	a community debt	V Other	Credit Card						
	Is the c	laim subject to of	fset?								

✓ No ☐ Yes Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 34 of 94

Afte	listing any entries on this page, number them beginning	g with 4.4, followed by 4.5, and so fo	orth.			Total claim
4.17	Go-Store It	Last 4 digits of account number	1	0	5 4	\$608.20
	Nonpriority Creditor's Name					
	33 Parmenter Rd.	When was the debt incurred?	0	9/30/	2024	_
	Number Street	•				
		As of the date you file, the claim is	is: Chec	ck all t	hat app	ly.
	DI (() - 00 00040	☐ Contingent				
	Bluffton, SC 29910	Unliquidated				
	City State ZIP Code	☑ Disputed				
	Who incurred the debt? Check one.					
	☑ Debtor 1 only	Type of NONPRIORITY unsecured	d claim:	:		
	☐ Debtor 2 only	☐ Student loans				
	☐ Debtor 1 and Debtor 2 only	 Obligations arising out of a separ priority claims 	aration a	agreer	nent or	divorce that you did not report as
	☐ At least one of the debtors and another	Debts to pension or profit-sharing	ng plans.	, and	other si	milar debts
	☐ Check if this claim is for a community debt	✓ Other. Specify Storage Bill				
	Is the claim subject to offset?					
	Is the claim subject to offset? ✓ No.					
	Is the claim subject to offset? ☑ No □ Yes					
	☑ No ☐ Yes					
	✓ No ☐ Yes Remarks: D0013-15x15x8					
4.18	☑ No ☐ Yes	Last 4 digits of account number	8	8	0 4	\$96.00
4.18	✓ No ☐ Yes Remarks: D0013-15x15x8					\$96.00
4.18	No ☐ Yes Remarks: D0013-15x15x8 Go-Store It	Last 4 digits of account number When was the debt incurred?		8 1/01/		\$96.00
4.18	✓ No ☐ Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name					\$96.00
4.18	✓ No ☐ Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd.		1	1/01/	2024	
4.18	✓ No ☐ Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street	When was the debt incurred?	1	1/01/	2024	
4.18	✓ No ☐ Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated	1	1/01/	2024	
4.18	No Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Code	When was the debt incurred? As of the date you file, the claim is Contingent	1	1/01/	2024	
4.18	✓ No	When was the debt incurred? As of the date you file, the claim is ☐ Contingent ☐ Unliquidated ☑ Disputed	1is: Chec	1/01/ ck all t	2024	
4.18	No Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Code Who incurred the debt? Check one. ✓ Debtor 1 only	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured	1is: Chec	1/01/ ck all t	2024	
4.18	Mo	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans	1 is: Chec	1/01/ ck all t	2024 hat app	ly.
<u>4.18</u>	Mo	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separate	1 is: Chec	1/01/ ck all t	2024 hat app	ly.
<u>4.18</u>	Mo	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans	1 claim:	1/01/	2024 hat app	ly. divorce that you did not report as
<u>4.18</u>	Mo	When was the debt incurred? As of the date you file, the claim is □ Contingent □ Unliquidated ☑ Disputed Type of NONPRIORITY unsecured □ Student loans □ Obligations arising out of a separa priority claims	1 claim:	1/01/	2024 hat app	ly. divorce that you did not report as
<u>4.18</u>	No Yes Remarks: D0013-15x15x8 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	When was the debt incurred? As of the date you file, the claim is □ Contingent □ Unliquidated ☑ Disputed Type of NONPRIORITY unsecured □ Student loans □ Obligations arising out of a separ priority claims □ Debts to pension or profit-sharing	1 claim:	1/01/	2024 hat app	ly. divorce that you did not report as
<u>4.18</u>	Mo	When was the debt incurred? As of the date you file, the claim is □ Contingent □ Unliquidated ☑ Disputed Type of NONPRIORITY unsecured □ Student loans □ Obligations arising out of a separ priority claims □ Debts to pension or profit-sharing	1 claim:	1/01/	2024 hat app	ly. divorce that you did not report as

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 35 of 94

r listing any entries on this page, number them begin	ning with 4.4, followed by 4.5, and so for	orth.	Total claim				
Go-Store It	Last 4 digits of account number	1 0 9 6	\$507.60				
Nonpriority Creditor's Name							
33 Parmenter Rd.	When was the debt incurred?	10/01/2024					
Number Street							
	As of the date you file, the claim i	is: Check all that apply.					
Bluffton, SC 29910	☐ Contingent						
City State ZIP Coc	- ☐ Unliquidated						
City State ZIF Cot	^{de} ☑ Disputed	☑ Disputed					
Who incurred the debt? Check one.	Type of NONPRIORITY unsequired	d alaim:					
☑ Debtor 1 only	<u> </u>	Type of NONPRIORITY unsecured claim: Student loans Obligations origing out of a congression agreement or diverse that you did not report to					
Debtor 2 only							
Debtor 1 and Debtor 2 only	priority claims	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 					
At least one of the debtors and another	Debts to pension or profit-sharir						
☐ Check if this claim is for a community debt	☑ Other. Specify Storage Bill						
Is the claim subject to offset?							
•							
✓ No ☐ Yes							
☑ No							
☑ No ☐ Yes	Last 4 digits of account number	1 0 6 8	\$343.2				
✓ No ☐ Yes Remarks: C0029	_		\$343.2				
Mo No Yes Remarks: C0029 Go-Store It	Last 4 digits of account number When was the debt incurred?	1 0 6 8 10/01/2024	\$343.2				
✓ No ☐ Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name	_		\$343.2				
✓ No ☐ Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd.	_	10/01/2024	\$343.2				
No Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street	When was the debt incurred?	10/01/2024	\$343.2				
No Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910	When was the debt incurred? As of the date you file, the claim in the contingent Unliquidated	10/01/2024	<u>\$343.2</u>				
No Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo	When was the debt incurred? As of the date you file, the claim in the contingent Indiguidated	10/01/2024	\$343.2				
No Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coor Who incurred the debt? Check one.	When was the debt incurred? As of the date you file, the claim in the	10/01/2024 is: Check all that apply.	\$343.2				
Mo ☐ Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo Who incurred the debt? Check one. Debtor 1 only	When was the debt incurred? As of the date you file, the claim in the contingent of the debt incurred in the claim in the	10/01/2024 is: Check all that apply.	\$343.2				
Mo ☐ Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo Who incurred the debt? Check one. Debtor 1 only ☐ Debtor 2 only	When was the debt incurred? As of the date you file, the claim in the contingent of Unliquidated of Disputed Type of NONPRIORITY unsecured of Student loans	10/01/2024 is: Check all that apply. d claim:					
Mo Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	When was the debt incurred? As of the date you file, the claim is a contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separate	10/01/2024 is: Check all that apply. d claim:					
Mo ☐ Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo Who incurred the debt? Check one. Debtor 1 only ☐ Debtor 2 only	When was the debt incurred? As of the date you file, the claim is contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separation of the debt incurred.	10/01/2024 is: Check all that apply. d claim: aration agreement or divorce th	at you did not report as				
Mo Yes Remarks: C0029 Go-Store It Nonpriority Creditor's Name 33 Parmenter Rd. Number Street Bluffton, SC 29910 City State ZIP Coo Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	When was the debt incurred? As of the date you file, the claim is a contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separative priority claims Debts to pension or profit-sharing	10/01/2024 is: Check all that apply. d claim: aration agreement or divorce th	at you did not report as				
Mo	When was the debt incurred? As of the date you file, the claim is a contingent Unliquidated Incurred Uniquidated Incurred?	10/01/2024 is: Check all that apply. d claim: aration agreement or divorce th	at you did not report as				
Mo	When was the debt incurred? As of the date you file, the claim is a contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a separative priority claims Debts to pension or profit-sharing	10/01/2024 is: Check all that apply. d claim: aration agreement or divorce th	at you did not report as				

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 36 of 94

Afte	r listing any entries on this page, number them beginnin	ng with 4.4, followed by 4.5, and so forth.					
4.21	Go-Store It	Last 4 digits of account number 1 0 9 5 \$291.8					
	Nonpriority Creditor's Name						
	33 Parmenter Rd.	When was the debt incurred? 10/01/2024					
	Number Street	=					
		As of the date you file, the claim is: Check all that apply.					
	Bluffton, SC 29910	☐ Contingent					
	City State ZIP Code	□ Unliquidated					
	,	☑ Disputed					
	Who incurred the debt? Check one.	Tune of NONERIORITY uncocured claim:					
	Debtor 1 only	Type of NONPRIORITY unsecured claim:					
	Debtor 2 only	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
	Debtor 1 and Debtor 2 only						
	At least one of the debtors and another	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify ☐ Storage Bill					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?						
	☑ No						
	Yes						
	Remarks: A0003						
4.22	Hilton Head Resort Four Seasons Centre	Last 4 digits of account number 1 3 0 5 \$5,297.6					
	Nonpriority Creditor's Name						
	Wm Weston J Newton Jones, Simpson &	When was the debt incurred? 06/30/2023					
	Newton, PA						
	Po Box 1938	As of the date you file, the claim is: Check all that apply.					
	Number Street	□ Contingent					
		· ·					
	Direction CC 20040 4020	☐ Unliquidated					
	Bluffton, SC 29910-1938	☐ Unliquidated ☐ ☑ Disputed					
	Bluffton, SC 29910-1938 City State ZIP Code	- ☑ Disputed					
		Type of NONPRIORITY unsecured claim:					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim: ☐ Student loans					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	 ✓ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	 ✓ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims 					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					
	City State ZIP Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts					

			d 05/08/25 ument Pa	Entered 05 age 37 of 94	5/12/25 09:14:	15 Desc	Desc Main		
Debtor 1	Jacqueline	Elizabeth	Ar			mber (if known) 25-01	384-JD		
Debtor 2	Terry	Terry Frank		cola					
	First Name Middle Name		Las	t Name					
Part 2:	Your NONPRIO	RITY Unsecured C	laims -	- Continuation	Page				
After listing	g any entries on this	page, number them	beginnin	g with 4.4, follow	ed by 4.5, and so fo	orth.		Total claim	
4.23 Home Depot Commercial			Last 4 digits of	account number	2 8 0 8		\$10,381.06		
Nonpri	ority Creditor's Name			When was the debt incurred?					
Cent	ralized bankruptcy	1		when was the t	uebt incurreu?		-		
РО В	ox 790034			As of the date i	you file the claim i	s: Check all that apply	,		
Numbe	er Street			Contingent	you me, me ciami i	s. Check all that apply			
Saint	Louis, MO 63179			 Unliquidated 	I				
City	Sta	te ZII	P Code	☐ Disputed	•				
Who ii	Who incurred the debt? Check one.		Time of NONDRIADITY unaccounted eleitro						
☐ De	btor 1 only			Type of NONPRIORITY unsecured claim: ☐ Student loans					
☑ Debtor 2 only			Obligations crising out of a constration agreement or diverse that you did not report as						

 □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt 	 □ Obligations arising out of a separation agreement of divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card 						
Is the claim subject to offset? ☑ No □ Yes							
 Home Depot Loan #3877	Last 4 digits of account number 6 7 1 9 \$2,672.38						
Po Box 2730	When was the debt incurred? 03/13/2018						
Number Street Alpharetta, GA 30023-2730	As of the date you file, the claim is: Check all that apply. □ Contingent						
City State ZIP Code	☐ Unliquidated☐ Disputed						
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card						
Is the claim subject to offset?							

 $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as

☑ No ☐ Yes

	Ca	ase 25-0138	4-jd Doc 46	Filed Docun	05/08/ nent			ered 0 3 of 94		/25 (09:14:	15 D	esc Ma	ain
Debtor	r 1	Jacqueline	Elizabeth	Ard			.gc			(if knov	_{vn)} 25-01	384-JD		
Debtor	r 2	Terry	Frank	Nico	la									
		First Name	Middle Name	Last N	ame									
Pa	rt 2:	Your NONPRIO	RITY Unsecured CI	aims — C	ontinua	tion P	age							
After	listing a	any entries on this	page, number them b	eginning v	with 4.4, f	followe	ed by 4.5	, and so	forth.					Total claim
4.25	Hughe	s Network Syste	ms	L	Last 4 dig	gits of a	account	number	2	9	3 6			\$0.00
	Nonpriority Creditor's Name PO Box 96874				A//	- 411				44/04	<u></u>			
				· · ·	When was	s the d	ebt incu	rred?		11/01	/2024	_		
	Number	Street												
					As of the	-	ou file, t	he claim	is: Ch	eck all	that apply	/-		
	Chicag	jo, IL 60693-6874			Contin	U								
	City	State	e ZIP	Code	☐ Unliqu ☐ Disput									
	Who inc	urred the debt? Ch	neck one.	,	_ Disput	ieu								
	☑ Debt	or 1 only		7	Type of N	IONPRI	IORITY ι	ınsecure	ed clain	n:				
		or 2 only			Studer									
	☐ Debt	or 1 and Debtor 2 or	nly	Į	•		•	t of a sep	aration	agree	ment or d	ivorce that	you did no	t report as
	☐ At lea	ast one of the debto	rs and another			y claims to pens		ofit-shari	ing plar	s. and	l other sin	nilar debts		
	☐ Chec	ck if this claim is fo	or a community debt				y Utilit		9 ۲	.0, a		mar dobto		
	Is the cl	aim subject to offs	et?											
	√ No	•												
	Yes													
4.26	JPMC			L	Last 4 dig	gits of a	account	number	5	6	7 1			\$17,242.49
	Nonprior	ity Creditor's Name			•••			10		04/00				
	c/o Na	tional Bankruptc	y Services, LLC		When was	s the a	ebt incu	rred?		01/03	/2024	_		
	PO Bo	x 9013												
	Number	Street			As of the	-	ou file, t	ne claim	is: Ch	eck all	tnat apply	/.		
	Addison, TX 75001				☐ Contin ☐ Unliqu	•								
	City	State	e ZIP	Code	☐ Disput									

Type of NONPRIORITY unsecured claim:

☑ Other. Specify Credit Card

lacksquare Obligations arising out of a separation agreement or divorce that you did not report as

priority claims

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

Who incurred the debt? Check one.

 $\hfill \square$ At least one of the debtors and another ☐ Check if this claim is for a community debt

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ Debtor 1 only

Debtor 2 only

√ No ☐ Yes Case 25-01384-id Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Debtor 1	Jacqueline	Elizabeth		Ocument Page 39 of 94 Ard Case number (if known) 25-0138						384-JD			
Debtor 2	Terry	Frank	Nic	ola									
	First Name	Middle Name	Last	ast Name									
Part 2:	Your NONPRIC	RITY Unsecured C	laims –	Continuat	tion Pag	•							
After listing	any entries on this	page, number them l	beginnin	g with 4.4, fo	ollowed b	y 4.5, and s	o fortl	n.					Total claim
4.27 JPMc	organ Chase Bank	ς, Ν.Α.		Last 4 digits of account number 5 0 4 2							\$17,349.55		
Nonprio	ority Creditor's Name			When wee	the debt	in aurra d'O	_			1000	_		
Robe	Robertson, Anschutz, Schneid, Crane			When was	tne debt	incurred?	_	U	3/22	/202	4	-	
6409	Congress Avenue	e Ste. 100											
Numbe	Number Street				-	ile, the clai	m is: (Chec	k all	that	apply.		
Boca	Boca Raton, FL 33487			☐ Conting									
City	Sta	te ZII	P Code	 Unliquidated Disputed 									
Del Del Del Del Che	ncurred the debt? Country btor 1 only btor 2 only btor 1 and Debtor 2 of least one of the debtor eck if this claim is f	only ors and another or a community debt		Studen Obligat priority Debts t	nt loans tions arisir claims to pension	g out of a s or profit-sh	eparati aring p	on a	•			vorce that you did	d not report as
☑ No	•												
4.28 JPMo	organ Chase Bank	ς, Ν.Α.		Last 4 digi	its of acc	ount numb	er _	0	9	4	9		\$33,411.50
Nonprid	ority Creditor's Name			When was	the debt	incurred?		0	2/20	/202			
Robe	rtson, Anschutz,	Schneid, Crane		Wileii was	tile debt	ilicuirea:	_	- 0	3/20	1202	4	=	
6409	Congress Avenue	e 100		A = = £ 11= = .	.1-4	:1- 411-:	:	SI	111	414			
Numbe	er Street			Conting	•	ile, the clai	m is: (nec	кап	tnat	арріу.		
Boca	Raton, FL 33487			Unliqui	•								
City	Sta	te ZII	P Code	☐ Dispute									
Del Del Del At I	Who incurred the debt? Check one. ☐ Debtor 1 only ☑ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt			Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card					d not report as				

Is the claim subject to offset?

☑ No ☐ Yes Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Debtoi	r 1	Jacqueline	Elizabeth	Doci Ar	ument d	Page 4	40 of 94 Case nui	mber <i>(i</i>	if known)	25-01384	I-JD		
Debtoi	r 2	Terry	Frank	Nic	cola								
		First Name	Middle Nam	e Las	t Name		_						
Pa	rt 2:	Your NONPRIC	ORITY Unsecui	ed Claims –	Continua	tion Page							
	listing a	any entries on this	s page, number t	hem beginnin	g with 4.4, f	followed by 4	l.5, and so fo	orth.				Total claim	
4.29	Kohls				Last 4 di	gits of accou	nt number					\$1,405.66	
	Nonprio	rity Creditor's Name	•		When was the debt incurred?								
	Khols	Payment Cente	r			io ino dobi m	ourrou.						
	PO Box 3043			As of the	data van fila	the eleim i	o. Cha	طد الم عام	at apply				
	Number Street				date you file	e, the claim i	s: Che	ck all th	ат арріу.				
	Milwaukee, WI 53201-3043			☐ Contir☐ Unliqu	· ·								
	City State ZIP Code			Dispu									
	,			ш Біора	itou								
	Who incurred the debt? Check one.			Type of N	NONPRIORIT	Y unsecured	claim	ı:					
	Debtor 1 only				☐ Student loans								
	Debtor 2 only				 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 								
	 ✓ Debtor 1 and Debtor 2 only ✓ At least one of the debtors and another 												
		ck if this claim is		deht		Specify Cr	•	y pian	5, and 0	uner Similar	debis		
	_ 0	ok ii tiilo olaliii io	ioi a commanity	ucbi	G Other	. opcony Cit	euit Caru				-		
	Is the c	laim subject to of	fset?										
	√ No												
	☐ Yes												
4.30	LVNV	Funding, LLC			Last 4 di	gits of accou	nt number	5	1 4	3		\$267.15	
	Nonprio	rity Creditor's Name	•		\A//b = 10	4	dO		4010010	2004			
	Resur	gent Captial Se	rvices		wnen wa	s the debt in	currea?		10/09/2	2024			
	PO Bo	x 10587											
	Number	Street				date you file	e, the claim i	s: Che	ck all th	at apply.			
	Green	ville, SC 29603-	0587		☐ Contir	J							
	City		ate	ZIP Code	Unliqu								
	Who in	curred the debt?	Shook one		Disputed								
			Sheck one.		Type of N	NONPRIORIT	Y unsecured	claim	ı:				
		tor 1 only			☐ Student loans								
		tor 2 only tor 1 and Debtor 2	only		Obliga	ations arising	out of a sepa	ration	agreem	ent or divor	ce that you did n	ot report as	
			,		priority claims								
	 At least one of the debtors and another Check if this claim is for a community debt 			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Credit Card									
	Check it this claim is for a community dept				⊻ Other	. Specify <u>Cr</u>	edit Card				<u>-</u>		
	Is the claim subject to offset?												

✓ No ☐ Yes

Remarks: Uniform Claim ID: RSG-00248-804400462

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Jacqueline	Elizabeth	Ard	Page 41 01 94 Case number (if known) 25-01384-JD
Terry	Frank	Nicola	
First Name	Middle Name	Last Name	
	Terry	Terry Frank	Terry Frank Nicola

listing any entries on this page, number	per them beginning	g with 4.4, followed by 4.5, and so fo	orth.				Total cla			
LVNV Funding, LLC		Last 4 digits of account number	6	9	7	8	\$801			
Nonpriority Creditor's Name										
Resurgent Captial Services		When was the debt incurred?	_	10/0	9/20	24				
PO Box 10587		As of the date you file, the claim is: Check all that apply.								
Number Street										
Greenville, SC 29603-0587		☐ Contingent								
City State	ZIP Code	☐ Unliquidated☑ Disputed								
Who incurred the debt? Check one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt s the claim subject to offset? ✓ No □ Yes Remarks: Uniform Claim ID: RSG-00248-804407818		Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report a priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Credit Card								
		Last 4 digits of account number	7	2	7	5	unkno			
☐ Yes		Last 4 digits of account number When was the debt incurred?		<u>2</u> 04/0			unkno			
☐ Yes Remarks: Uniform Claim ID: RSG-0024 Medical University of South Caro Nonpriority Creditor's Name		When was the debt incurred?		04/0	8/20	25	unkno			
Pes Remarks: Uniform Claim ID: RSG-0024 Medical University of South Caro Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street		When was the debt incurred? As of the date you file, the claim is		04/0	8/20	25	unkno			
Remarks: Uniform Claim ID: RSG-0024 Medical University of South Caro Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407	lina	When was the debt incurred? As of the date you file, the claim is Contingent		04/0	8/20	25	unkno			
Pes Remarks: Uniform Claim ID: RSG-0024 Medical University of South Caro Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street		When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated		04/0	8/20	25	unkno			
Remarks: Uniform Claim ID: RSG-0024 Medical University of South Caro Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407	lina	When was the debt incurred? As of the date you file, the claim is ☐ Contingent ☐ Unliquidated ☑ Disputed	s: Che	04/0 eck a	8/20	25	unkno			
Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one.	lina	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated	s: Che	04/0 eck a	8/20	25	unkno			
Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State	lina	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans	s: Che	04/0 eck a	8/20	t apply.				
Pes Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one. ✓ Debtor 1 only	lina	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepa	s: Che	04/0 eck a	8/20	t apply.				
Pess Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only	ZIP Code	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepan priority claims	s: Che	o4/o	8/20	t apply.	rce that you did not report as			
Pess Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ZIP Code	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepa priority claims Debts to pension or profit-sharing	s: Che	o4/o	8/20	t apply.	rce that you did not report as			
Pess Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another.	ZIP Code	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepan priority claims	s: Che	o4/o	8/20	t apply.	rce that you did not report as			
Pesson Remarks: Uniform Claim ID: RSG-0024 Medical University of South Card Nonpriority Creditor's Name 1 Poston Rd Ste 220 Number Street Charleston, SC 29407 City State Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotted. Check if this claim is for a communication.	ZIP Code	When was the debt incurred? As of the date you file, the claim is Contingent Unliquidated Disputed Type of NONPRIORITY unsecured Student loans Obligations arising out of a sepa priority claims Debts to pension or profit-sharing	s: Che	o4/o	8/20	t apply.	rce that you did not report as			

	C	ase 25-0130	94-ju DUC 40		u 03/00		12 of 0		25 0	9.14.1	.5 Desc IVI	alli
Debtor	1	Jacqueline	Elizabeth	Arc	ıment d	Page	42 of 94 Case no	ŀ umber <i>i</i>	if known	25-013	84-JD	
Debtor	2	Terry	Frank	Nic	Nicola							
		First Name	Middle Name		Name							
Par	t 2:	Your NONPRIC	RITY Unsecured CI	aims –	Continua	tion Page						
After	listing a	any entries on this	s page, number them be	eginning	g with 4.4, f	followed by	4.5, and so	forth.				Total claim
4.33	NES				Last 4 diç	gits of accou	nt number	3	7 1	3		\$10,323.49
1	Nonprior	ity Creditor's Name			\ A //	- (- - - - - - - - - - - - -						
_	PNC B	ank			wnen wa	s the debt in	currea?					
_	2479 E	dison Blvd Unit	A		A = = £ 11= =	-l-1 #1		: Ob -	-111 41-	_4		
1	Number	Street				date you file	e, the claim	is: Che	eck all tr	ат арріу.		
	Twinsk	ourg, OH 44087			☐ Contin☐ Unliqu	•						
(City State	ite ZIP	Code	☑ Disput								
١	Who inc	urred the debt? C	heck one.									
[☐ Debt	or 1 only		IONPRIORIT	Y unsecure	d claim	1:					
	√ Debt	Debtor 2 only Debtor 1 and Debtor 2 only				 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 						
[☐ Debt											
[ast one of the debtors and another			Debts to pension or profit-sharing plans, and other similar debts							
[☐ Che	ck if this claim is f	or a community debt			. Specify						
ı	s the cl	aim subject to off	set?									
	√ No	•										
	Yes											
4.34	NES				Last 4 dig	gits of accou	nt number	3	4 0	3		\$8,960.51
1	Nonprior	ity Creditor's Name										
	PNC B	ank			When wa	s the debt in	curred?					
_	2479 E	dison Blvd Unit	A									
1	Number	Street				date you file	e, the claim	is: Che	eck all th	at apply.		
	Twinsk	ourg, OH 44087			☐ Contingent☐ Unliquidated							
-	City	Sta	ite ZIP	Code	☐ Disput							
١	Who inc	curred the debt? C	heck one.		·							
		or 1 only			• •	IONPRIORIT	Y unsecure	d claim	1:			
		or 2 only			☐ Student loans							
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or divorce that you did not report as								
	At least one of the debtors and another				priority claims Debts to pension or profit-sharing plans, and other similar debts							
	At least one of the deptors and another		Debts to pension or profit-sharing plans, and other similar debts									

☑ Other. Specify

☐ At least one of the debtors and another ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☑ No ☐ Yes

	,	led 05/08/25								aın			
Debtoi	r 1	Jacqueline	Elizabeth	DOCI Ar	ument	Ра	ge 43	01 94	4		. 25-0138	4- ID	
								Case n	umber	(if known	<u>25-0138</u>		
Debto	2	Terry First Name	Frank Middle Name		cola t Name								
		First Name	Middle Name	Las	Name								
Pa	rt 2:	Your NONPRIO	RITY Unsecured C	laims –	Continua	tion Pa	age						
After	listin	g any entries on this	page, number them b	eginnin	g with 4.4, f	ollowed	d by 4.5	and so	forth.				Total claim
4.35	Offi	ce Depot Commerc	ial		Last 4 dig	gits of a	ccount	number	. 0	3 (6 O		\$1,889.18
		riority Creditor's Name			•	-			_				- + 1,000110
	РО	Box 70612			When wa	s the de	ebt incu	rred?					
	Numl	ber Street											
					As of the	date yo	ou file, t	he clain	ı is: Cl	neck all t	nat apply.		
	Phil	adelphia, PA 19176	-0612		☐ Contir	0							
	City	Stat		P Code	- ☐ Unliquidated ☑ Disputed								
	Who	incurred the debt? Ch	neck one		▼ Dispu	tea							
	_		icor one.		Type of N	IONPRI	ORITY (ınsecur	ed clai	m:			
	☐ Debtor 1 only ☐ Debtor 2 only			Stude	nt loans	i							
		ebtor 1 and Debtor 2 or	nly		-		-	t of a se _l	paratio	n agreen	nent or divo	orce that you did n	ot report as
		t least one of the debto	•			y claims		rofit-shar	rina nla	ne and	other simila	ur dehte	
		heck if this claim is fo	or a community debt			-	-				otrici sirilla		
	Is the	e claim subject to offs	set?									_	
	✓ N	•											
	□ Y												
4.36	Ohi	o Turnpike Easy Pa	ss		Last 4 dig	gits of a	ccount	number					unknown
	Nonp	riority Creditor's Name			When wa	s tha de	aht incu	rrad?					·
	РО	Box 94672			wileli wa	3 tile ut	SDI IIICU	iieu:					
	Numl	ber Street			As of the	date ve	ou file t	he claim	nie: Cl	nack all ti	hat annly		
					Contin	-	, inc, t	iic olaiii	113.0	icon all ti	iat apply.		
Cleveland, OH 44101			☐ Unliquidated										
	City	Stat	te ZII	P Code	Disput								
	Who	incurred the debt? Ch	neck one.		Type of N		ODITY :	ineociir	ad alai	m·			
Debtor 1 only							msecul	cu cidi					
Debtor 2 only				☐ Student loans									

priority claims

☑ Other. Specify Toll charges

☐ Obligations arising out of a separation agreement or divorce that you did not report as

Debts to pension or profit-sharing plans, and other similar debts

☑ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ No ☐ Yes

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Debtor 1	Jacqueline	Elizabeth	Document Ard	Page 44 0f 94 Case number (if known) 25-01384-JD
Debtor 2	Terry	Frank	Nicola	
	First Name	Middle Name	Last Name	
	_			

isting any entries on this page, number them beginn	ing with 4.4, followed by 4.5, and so forth. Total claim						
Pacer Service Center	Last 4 digits of account number 3 3 6 3 \$1,035						
Nonpriority Creditor's Name	When was the debt insurred?						
PO Box 780549	When was the debt incurred? 03/10/2025						
Number Street							
	As of the date you file, the claim is: Check all that apply.						
San Antonio, TX 78278	☐ Contingent ☐ Unliquidated						
City State ZIP Code	Disputed						
Who incurred the debt? Check one.							
✓ Debtor 1 only	Type of NONPRIORITY unsecured claim:						
Debtor 2 only	☐ Student loans						
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as						
At least one of the debtors and another	priority claims Debts to pension or profit-sharing plans, and other similar debts						
☐ Check if this claim is for a community debt	✓ Other. Specify Consumer Debt						
s the claim subject to offset?							
√ No							
☐ Yes							
Palmetto Electric Cooperative Inc	Last 4 digits of account number 4 0 0 7 \$856						
Nonpriority Creditor's Name							
Michelle Tyler	When was the debt incurred? 01/27/2025						
111 Matthews Drive	_						
Number Street	As of the date you file, the claim is: Check all that apply.						
Hilton Head Island, SC 29926	Contingent						
City State ZIP Code	Unliquidated Disputed						
Who incurred the debt? Check one.	■ Disputed						
☑ Debtor 1 only	Type of NONPRIORITY unsecured claim:						
Debtor 2 only	☐ Student loans						
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report a						
At least one of the debtors and another	priority claims Debts to pension or profit-sharing plans, and other similar debts						
☐ Check if this claim is for a community debt	☑ Other. Specify Utilities						
s the claim subject to offset?							
o the claim cubject to cheet.							

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Debtor 1	Jacqueline	Elizabeth	Document Ard	Page 45 of 94 Case number (if known) 25-01384-JD							
Debtor 2	Terry	Frank	Nicola								
	First Name	Middle Name	Last Name								
Part 2	Your NONPRIO	RITY Unsecured C	laims — Continu	aation Page							
After list	ting any entries on this	page, number them l	beginning with 4.4,	, followed by 4.5, and so forth.							
4.39 Pe	eoples Gas		Last 4 d	digits of account number 1 6 3 9 \$860.53							
No	Nonpriority Creditor's Name		When w	vas the debt incurred? 04/23/2019							
Na	ational Recovery Age	ency		04/23/2019							
PC	O Box 644760										
Nu	mber Street			ne date you file, the claim is: Check all that apply.							
Pi	ttsburgh, PA 15264-4	4760	Cont	tingent quidated							
City	y Sta	ate ZI	P Code								
SÍ 	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of At least one of the debtor Check if this claim is for the claim subject to off No Yes	only ors and another for a community debt	Stud Oblig priori Debt	MONPRIORITY unsecured claim: dent loans gations arising out of a separation agreement or divorce that you did not report as rity claims ts to pension or profit-sharing plans, and other similar debts er. Specify Utilities							
4.40 PC	ODS Enterprises, LL	С	Last 4 d	digits of account number <u>4 6 1 4</u> \$1,883.00							
No	npriority Creditor's Name		When w	vas the debt incurred? 10/01/2024							
Le	egal Department			10/01/2024							
55	85 Rio Vista Dr.		Ac of th	ne date you file, the claim is: Check all that apply.							
Nu	mber Street			,							
CI	earwater, FL 33760			☐ Contingent ☐ Unliquidated							
City	y Sta	ate ZI	P Code	•							
Wh	o incurred the debt? C	Check one.	Turns of	NONDRIODITY unaccured eleim.							
_	Debtor 1 only			NONPRIORITY unsecured claim:							
	Debtor 2 only			dent loans gations arising out of a separation agreement or divorce that you did not report as							
	Debtor 1 and Debtor 2 of	•		gations ansing out of a separation agreement of divorce that you did not report as rity claims							
	At least one of the debtors and another			Debts to pension or profit-sharing plans, and other similar debts							

☑ Other Specify Storage Bill

☐ Check if this claim is for a community debt

Is the claim subject to offset?

✓ No ☐ Yes

Debtor 1	Jacqueline	Elizabeth	ocument Ard	Page 46 of 94 Case nu	mber (if known) 25-01384-J	D
Debtor 2	Terry	Frank	Nicola			
	First Name	Middle Name	Last Name			
Part 2:	Your NONPRIO	RITY Unsecured Clain	ıs — Continu	ation Page		
After listin	g any entries on this	page, number them begin	nning with 4.4	, followed by 4.5, and so f	orth.	Total claim
4.41 Qua	ntum3 Group LLC		Last 4 d	ligits of account number	7 0 0 2	\$4,073.98
•	riority Creditor's Name nt for Crown Asse	t Management LLC	When w	vas the debt incurred?	09/05/2023	
PO I	3ox 788			andata varifila tha alaim	in. Chank all that annly	
Numb	er Street			ne date you file, the claim	s: Check all that apply.	
Kirk	land, WA 98083-07	'88	☐ Con	tingent quidated		
City	Sta	ate ZIP Co	de 1 Disp	•		
	incurred the debt? Cebtor 1 only	check one.		NONPRIORITY unsecured	d claim:	
	ebtor 2 only		☐ Stud	dent loans		
	ebtor 1 and Debtor 2 c	only			aration agreement or divorce	that you did not report as
☐ At	least one of the debto	ors and another	•	rity claims ts to pension or profit-sharir	ng plans, and other similar de	hts
☐ c	heck if this claim is f	or a community debt	_	er. Specify Credit Card	ig plane, and outer eliminar de	
Is the	claim subject to offs	set?				
⊴ N	0					
☐ Ye	20					

Last 4 digits of account number

As of the date you file, the claim is: Check all that apply.

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

When was the debt incurred?

☐ Contingent

☑ Disputed

ZIP Code

■ Unliquidated

■ Student loans

priority claims

☑ Other. Specify Credit Card

7 4 7 8

05/15/2024

☐ Obligations arising out of a separation agreement or divorce that you did not report as

4.42 Resurgent Receivables, LLC

Nonpriority Creditor's Name

PO Box 10587

☑ Debtor 1 only

Debtor 2 only

Number

✓ No ☐ Yes

Resurgent Capital Services

Greenville, SC 29603-0587

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

Who incurred the debt? Check one.

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Remarks: Uniform Claim ID: RSG-00248-804427110

Street

\$485.80

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 47 of 94

Debtor 1		Jacqueline	Elizabeth	Ard	Case number (if known) 25-01384-JD							
Debtor	2	Terry	Frank	Nicola								
		First Name	Middle Name	Last Name								
	4.0											
Ра	rt 2:	Your NONPRIC	ORITY Unsecured C	laims — Continuat	cion Page							
	listing	any entries on thi	s page, number them b	eginning with 4.4, fo	ing with 4.4, followed by 4.5, and so forth. Total claim							
4.43	SC De	partment of Mo	tor Vehicles	Last 4 dig	Last 4 digits of account number 7 0 2 5 unknow							
	Nonprio	rity Creditor's Name	Э	When was	When was the debt incurred?							
	SC Dr	iver Records										
	PO Bo	ox 1498		As of the	date you file, the claim is: Check all that apply.							
	Number	Street		☐ Contin								
	Blythe	ewood, SC 2901	6-0028	Unliqu	•							
	City	St	ate ZII	Code Disput								
	Who in	curred the debt?	Check one.	Type of N	Type of NONPRIORITY unsecured claim:							
	✓ Deb	otor 1 only		,,	 Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims 							
	☐ Deb	tor 2 only										
	Deb	tor 1 and Debtor 2	only									
	☐ At le	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?			☐ Debts to pension or profit-sharing plans, and other similar debts							
	☐ Che				☑ Other. Specify Tickets							
	Is the c											
	√ No											
	☐ Yes											
4.44	•	D		1 (4 - 12 -	its of							
		rity Creditor's Name	•	Last 4 dig	its of account number 1 3 5 4 \$3,493.08							
	•	•	5	When was	s the debt incurred?							
	Paypa	Il Credit										
		ox 669809		As of the	As of the date you file, the claim is: Check all that apply.							
	Number			☐ Contin	,							
	Dallas	s, TX 75266		Unliqu	•							
	City	St	ate ZII	Code Disput								
	Who in	curred the debt?	Check one.	Type of N	ONPRIORITY unsecured claim:							
	☑ Deb	tor 1 only		<u>, , , , , , , , , , , , , , , , , , , </u>								
	☐ Deb	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another			nt loans							
	☐ Deb				 Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 							
	☐ At le											
	☐ Che	ck if this claim is	for a community debt									
	Is the c	laim subject to of	fset?									

✓ No ☐ Yes Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 48 of 94

Debtor 1 **Jacqueline** Elizabeth Ard Case number (if known) 25-01384-JD Debtor 2 Frank Nicola Terry First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 5 4 8 7 **Synchrony Bank Sams Business** Last 4 digits of account number \$6,016.04 Nonpriority Creditor's Name When was the debt incurred? PO Box 669809 Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent **Dallas, TX 75266** Unliquidated ZIP Code City State Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☐ Debtor 1 only ■ Student loans ☑ Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ■ Debtor 1 and Debtor 2 only priority claims $\ \square$ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ✓ Other. Specify Credit Card Is the claim subject to offset? **☑** No ☐ Yes 4.46 Synchrony Bank Sams Master Card Last 4 digits of account number \$8,690.41 7 8 2 2 Nonpriority Creditor's Name When was the debt incurred? PO Box 669809 Number Street As of the date you file, the claim is: Check all that apply. Contingent **Dallas, TX 75266** ■ Unliquidated ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: ☐ Debtor 1 only ■ Student loans **☑** Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as ☐ Debtor 1 and Debtor 2 only priority claims ☐ At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts ☐ Check if this claim is for a community debt ☑ Other. Specify Credit Card

Is the claim subject to offset?

✓ No ☐ Yes Case 25-01384-id Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main

Debtor 1	Jacqueline	Elizabeth	Doci		49 of 94 Case number (if known) 25-01384	4-ID		
Debtor 2		Frank		cola	Case number (if known)			
Debioi 2	First Name	Middle Name		t Name	_			
		Wildale Hame	Lao	riano				
Part	2: Your NONPRIO	RITY Unsecured C	laims -	- Continuation Page				
After li	sting any entries on this	page, number them	beginnin	g with 4.4, followed by	4.5, and so forth.	Total claim		
4.47	Synchrony Bank Score	e Rewards		Last 4 digits of accou	unt number	\$854.71		
N	Ionpriority Creditor's Name			- When was the debt ir	ncurred?			
<u> </u>	PO Box 669809			- Which was the debt in				
N	Number Street				a the plains in Chapter II that ample			
_				_	e, the claim is: Check all that apply.			
	Dallas, TX 75266			Contingent Unliquidated				
C	City Sta	te ZI	P Code	☐ Disputed				
v	Who incurred the debt? C	heck one.		·				
	Debtor 1 only			Type of NONPRIORITY unsecured claim:				
	Debtor 2 only			☐ Student loans				
	Debtor 1 and Debtor 2 of	only		 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 				
	At least one of the debto	ors and another			or profit-sharing plans, and other similar	debts		
	Check if this claim is f	or a community debt		☑ Other. Specify Cr	redit Card			
ls	s the claim subject to offs	set?				-		
	1 No							
_	Yes							
4.48	ΓD Bank			Last 4 digits of accou	unt number 2 5 7 3	unknown		
_	Ionpriority Creditor's Name				<u> </u>	unknown		
	PO Box 840			When was the debt in	ncurred?			
_	lumber Street			-				
	Giroot			As of the date you file	e, the claim is: Check all that apply.			
7	Calumbus CA 24000			Contingent				
_	Columbus, GA 31908 Sity Sta	71	P Code	─ ☐ Unliquidated				
	City Sta	ie Zi	r Code	Disputed				
	Who incurred the debt? C	heck one.		Type of NONPRIORIT	TY unsecured claim:			
	Debtor 1 only			☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as				
	Debtor 2 only							
	Debtor 1 and Debtor 2 c	-		priority claims				
	At least one of the debto				or profit-sharing plans, and other similar	debts		
☐ Check if this claim is for a community debt		☑ Other. Specify Bank Account						

Is the claim subject to offset?

☑ No ☐ Yes

Debtor 1 Jacqueline Elizabeth Ard Page 50 of 94 Case number (if known) Case number (if known) Terry Frank Nicola First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Last 4 digits of account number 3 4 7 7 Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim:					
Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.49 TD Bank Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Type of NONPRIORITY unsecured claim:					
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.49 TD Bank Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:					
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.49 TD Bank Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. Last 4 digits of account number 3 4 7 7 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:					
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. 4.49 TD Bank Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. Last 4 digits of account number 3 4 7 7 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:					
As of the date you file, the claim is: Check all that apply. Contingent Contin					
Nonpriority Creditor's Name Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. East 4 digits of account funities 3 4 7 7 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	Total claim				
Target Card Services PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$2,398.35				
PO Box 673 Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:					
Number Street Minneapolis, MN 55440-0673 City State ZIP Code Who incurred the debt? Check one. As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:					
Minneapolis, MN 55440-0673 City State ZIP Code Unliquidated Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:					
Minneapolis, MN 55440-0673 City State ZIP Code □ Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:					
City State ZIP Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim:					
Type of NONPRIORITY unsecured claim:					
□ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim is for a community debt Is the claim subject to offset? □ Yes □ Debtor 1 only □ Student loans □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 1 only □ Obligations arising out of a separation agreement or divorce that you priority claims □ Debtor 2 only □ Other. Specify Credit Card	u did not report as				
4.50 The Huntington National Bank Last 4 digits of account number 3 0 5 8	\$12,878.39				
Nonpriority Creditor's Name	ψ12,070.33				
PO Box 89424 OPC856 When was the debt incurred? 10/26/2023					
Number Street					
As of the date you file, the claim is: Check all that apply.					
Cleveland, OH 44101	- Contingent				
City State ZIP Code Unliquidated	- '				
Who incurred the debt? Check one.					
Type of NONPRIORITY unsecured claim:					

☐ Student loans

priority claims

☑ Other Specify Credit Card

 $\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as

 $\ \square$ Debts to pension or profit-sharing plans, and other similar debts

☑ Debtor 2 only

√ No ☐ Yes

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

 $\hfill \square$ At least one of the debtors and another

☐ Check if this claim is for a community debt

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 51 of 94

Debtor 1 Jacqueline Elizabeth Ard Case number (if known) 25-01384-JD

Debtor 2 Terry Frank Nicola
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -	– Continuation Page					
After listing any entries on this page, number them beginning	ng with 4.4, followed by 4.5, and so fo	orth.	Total claim			
The Huntington National Bank	Last 4 digits of account number	7 0 4 3	\$14,395.02			
Nonpriority Creditor's Name PO Box 89424 OPC856	When was the debt incurred?	07/24/2023				
Number Street	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed					
Cleveland, OH 44101 City State ZIP Code Who incurred the debt? Check one.						
 □ Debtor 1 only ☑ Debtor 2 only □ Debtor 1 and Debtor 2 only 	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as					
☐ At least one of the debtors and another☐ Check if this claim is for a community debt Is the claim subject to offset?	priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Credit Card					
Solution Subject to onset? ✓ No ☐ Yes						
4.52 The Woodlands at Saint Barnabas, inc Nonpriority Creditor's Name Thomas E. Breath	Last 4 digits of account number 1 0 1 8 \$58,550 When was the debt incurred? 10/04/2024					
128 West Cunningham St Number Street Butler, PA 16001	As of the date you file, the claim is: Check all that apply. Contingent					
City State ZIP Code	UnliquidatedDisputed					
Who incurred the debt? Check one. ☐ Debtor 1 only ☐ Debtor 2 only ☑ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Rent					
Is the claim subject to offset? ☑ No ☐ Yes						

Remarks: Dillon, McCandless, King, Coulter & Graham, LLP

	Ca	ase 25-0138	4-jd Doc 46			Entered 05/1 age 52 of 94	2/25 09:14:15	Desc Main		
Debtor '	1	Jacqueline	Elizabeth	Ar		age 32 01 94 Case numbe	er (if known) 25-01384-	JD		
Debtor 2	2	Terry	Frank	Nic	cola		, ,			
		First Name	Middle Name	Las	t Name					
Par	t 2:	Your NONPRIO	RITY Unsecured (Claims –	- Continuation	Page				
After I	isting a	ny entries on this	page, number them	beginnin	g with 4.4, follow	ed by 4.5, and so forth	1.	Total claim		
4.53	T-Mob	ile			Last 4 digits of	account number	6 2 3 7	\$956.78		
	•	ity Creditor's Name x 53410			When was the	debt incurred?	10/01/2024			
١	Number	Street			•					
_						you file, the claim is: (Check all that apply.			
_	Bellev	ue, WA 98015-34	10		ContingentUnliquidated	4				
C	City State ZIP Co		IP Code	Disputed	1					
٧	Who inc	urred the debt? C	heck one.							
		or 1 only			Type of NONPRIORITY unsecured claim:					
		or 2 only			☐ Student loar		on agreement or divorc	e that you did not report as		
		or 1 and Debtor 2 o			priority clain	•	on agreement or divorce	s that you did not report as		
	At least one of the debtors and another Check if this claim is for a community debt				☐ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify Business Debt					
Į:	s the cl	aim subject to offs	set?							
5	√ No									
	Yes									
4.54	Traffic	Magistrate			Last 4 digits of	account number		unknown		
N	Nonprior	ity Creditor's Name			When was the	debt incurred?				
_	4819 B	luffton Parkway			When was the debt incurred?					
١	Number	Street			As of the date	you file the claim is: (Shock all that apply			
_					As of the date you file, the claim is: Check all that apply.					
Е	Bluffton, SC 29910				Contingent					

☐ Unliquidated

☐ Student loans

priority claims

☑ Other. Specify Ticket

Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not report as

☐ Debts to pension or profit-sharing plans, and other similar debts

☑ Disputed

ZIP Code

State

Who incurred the debt? Check one.

☐ At least one of the debtors and another ☐ Check if this claim is for a community debt

☐ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☑ Debtor 1 only

Debtor 2 only

☑ No ☐ Yes

	Case 25-0130	•	ument Page 53 of 94	12/23 09.14.13 Desci	viaiii			
Debtor 1	Jacqueline	Elizabeth A	'd Case numb	per (if known) 25-01384-JD				
Debtor 2	Terry	Frank N	cola					
	First Name	Middle Name Las	st Name					
Dout	2. Your NONDRIG	DITY II	Cantinuation Bana					
Part	4 Your NONPRIO	RITY Unsecured Claims	- Continuation Page					
After lis	sting any entries on this	page, number them beginning	ng with 4.4, followed by 4.5, and so fort	th.	Total claim			
4.55 U	.S. Department of Ed	ucation	Last 4 digits of account number	3 7 4 8	\$76,223.69			
No	Nonpriority Creditor's Name		When was the debt incurred?					
N	elnet		When was the debt incurred?					
1:	21 South 13th St							
Νι	umber Street		As of the date you file, the claim is:	Check all that apply.				
L	incoln, NE 68508		☐ Contingent ☐ Unliquidated					
Ci	ty Sta	te ZIP Code	Disputed					
w	ho incurred the debt? C	heck one.	·					
✓	Debtor 1 only		Type of NONPRIORITY unsecured claim: ☑ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify					
	Debtor 2 only							
	Debtor 1 and Debtor 2 c	only						
_	At least one of the debto							
	Check if this claim is f	or a community debt						
ls	the claim subject to offs	set?						
✓	No							
	Yes							
4.56 v	erizon		Last 4 digits of account number	0 0 0 1	\$987.01			
_	onpriority Creditor's Name			<u> </u>				
V	/ireless Bankruptcy A	Administration	When was the debt incurred?					
5	00 Technology Dr Ste	. 500	•					
	umber Street		- As of the date you file, the claim is:	Check all that apply.				
s	aint Charles, MO 633	04	☐ Contingent☐ Unliquidated☑ Disputed					
Ci								
w	, ho incurred the debt? C	heck one	☑ Disputed					
_	Debtor 1 only	HOOK OHE.	Type of NONPRIORITY unsecured cl	laim:				
	Debitor Formy		☐ Student loans					

lacksquare Obligations arising out of a separation agreement or divorce that you did not report as

☐ Debts to pension or profit-sharing plans, and other similar debts

Debtor 2 only

☑ No Yes

☑ Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

priority claims

☑ Other. Specify _____

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 54 of 94

Debtor 1	Jacqueline	Elizabeth	Ard	Case nun	nber (i	if kno	wn) <u>-</u>	<u> 25-0138</u>	34-JD	
Debtor 2	2 Terry	Frank	Nicola							
	First Name	Middle Name	Last Name							
Part	Your NONPRIC	ORITY Unsecured C	laims — Contin	uation Page						
After I	isting any entries on this	page, number them b	eginning with 4.	4, followed by 4.5, and so fo	rth.					Total claim
4.57	West Virginia Parkway	s Authority	Last 4	Last 4 digits of account number 0 4 8 7 unknow						unknown
N	Nonpriority Creditor's Name	•	When	was the debt incurred?						
	Customer Service Cer	nter		was the debt incurred:						
	Po Box 1469		An of	the data you file the alaim is	. Cha	ok o	II that	t annly		
<u> </u>	Number Street			the date you file, the claim is	s. One	eck a	II tria	гарріу.		
	Charleston, WV 25325	-1469		ontingent oliquidated						
-	City Sta	ate ZII		sputed						
v	Who incurred the debt?	heck one	_	•						
	Debtor 1 only		Type o	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as						
_	Debtor 2 only									
	Debtor 1 and Debtor 2	only								
	At least one of the debt			priority claims Debts to pension or profit-sharing plans, and other similar debts						
	☐ Check if this claim is for a community debt			her. Specify Ticket	y piai i	s, an	iu ou	CI SIIIIII	ii debis	
	Is the claim subject to offset? ☑ No □ Yes									
4.58	Wright's Custom Body	/ Shop LLC	Last 4	Last 4 digits of account number			6	1		unknown
_	Nonpriority Creditor's Name			-						
	Progressive Insurance	9	When	was the debt incurred?		04/1	4/20	23		
_	1216 Leeson Ave									
_	Number Street		As of	the date you file, the claim is	s: Che	ck a	ll tha	t apply.		
	Cadillac, MI 49601-909	17	☐ Co	ontingent						
_	City Sta) Codo .	liquidated						
	•		☑ Dis	sputed						
	Who incurred the debt? (Check one.	Type	of NONPRIORITY unsecured	claim	٠.				
_	Debtor 1 only			udent loans	O.a	•				
	Debtor 2 only			oligations arising out of a separ	ration	aare	emer	nt or dive	orce that you did	not report as
	 □ Debtor 1 and Debtor 2 only ☑ At least one of the debtors and another □ Check if this claim is for a community debt 			ority claims	allon	agic		it of and	2100 that you did	not roport as
_				ebts to pension or profit-sharing	g plan	s, an	nd oth	er simila	ar debts	
				her. Specify					_	
l:	s the claim subject to off	set?								
	√ No									

Yes

Remarks: Progressive Insurance Claim 23-7602661

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 55 of 94

Debtor 1		Jacqueline Eliza		beth	Ard	Case number (if known) 25-01384-JD		
Debt	or 2	Terry Frank		k	Nicola			
		First Name Middle Name		Name	Last Name			
P	art 3:	List Others to	Be Notific	ed About a D	ebt That You Already Listed	d		
	collection	n agency is trying ere. Similarly, if y	to collect f ou have mo	rom you for a ore than one cr	debt you owe to someone else,	bt that you already listed in Parts 1 or 2. For example, if a list the original creditor in Parts 1 or 2, then list the collection you listed in Parts 1 or 2, list the additional creditors here. If ot fill out or submit this page.		
1.	Detroit '	Water and Sewe	erage Dept		On which entry in Part 1	or Part 2 did you list the original creditor?		
	Name				Line 2.4 of (Check one):	☑ Part 1: Creditors with Priority Unsecured Claims		
P.O. Bo		x 554899			Line <u>—— or (Crieck one).</u>	☐ Part 2: Creditors with Nonpriority Unsecured Claims		
	Number	Street			Last 4 digits of account	number		
	Detroit,	MI 48255-4899						
	City		State	ZIP Code				
2.	Detroit '	Water and Sewe	erage Dept		On which entry in Part 1	or Part 2 did you list the original creditor?		
	Name				Line 2.5 of (Check one):	☑ Part 1: Creditors with Priority Unsecured Claims		
	P.O. Bo	x 554899			Line <u>— or (Crieck one).</u>	☐ Part 2: Creditors with Nonpriority Unsecured Claims		
	Number	Street			Last 4 digits of account	number		
	Detroit,	MI 48255-4899	·					
	City		State	ZIP Code				

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Page 56 of 94 Document

Debtor 1 **Jacqueline** Elizabeth

Debtor 2

_ Case number (if known) 25-01384-JD Ard Frank Nicola Terry First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

					Total claim
Total claims from Part 1	6a.	Domestic support obligations	6a.		\$0.00
	6b.	Taxes and certain other debts you owe the government	6b.		\$0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.		\$0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	+	\$20,252.48
	6e.	Total. Add lines 6a through 6d.	6e.		\$20,252.48
					Total claim
Total claims from Part 2	6f.	Student loans	6f.		\$76,223.69
	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.		\$0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.		\$0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	+	\$313,378.30
	6j.	Total. Add lines 6f through 6i.	6j.		\$389,601.99

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 57 of 94

Fill in this information to identify your case:						
Debtor 1	Jacqueline	Elizabeth	Ard			
	First Name	Middle Name	Last Name			
Debtor 2	Terry	Frank	Nicola			
(Spouse, if filing)	First Name	Middle Name	Last Name	_		
United States E	Bankruptcy Court for	the: District of Sout	n Carolina			
Case number (if known)	25-01384-JD					
` '						

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

know	n). Answ	er every question.									
1.	Do you ☐ No ☑ Yes	•	ors? (If you are filing a	a joint case, do not list either	spouse as a c	odebtor.)					
2.		thin the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, lifornia, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	☑ No.	Go to line 3.									
	☐ Yes	. Did your spouse, f	ormer spouse, or leg	al equivalent live with you at t	he time?						
		No									
		Yes. In which comm	nunity state or territor	y did you live?		Fill in the name and current address of that person.					
		Name of your spou	se, former spouse, o	r legal equivalent							
		Number	Street		_						
		City	State	ZIP Code	_						
3.	2 again Sched	n as a codebtor onl	y if that person is a	guarantor or cosigner. Mak	e sure you ĥ	our spouse is filing with you. List the person shown in line ave listed the creditor on Schedule D (Official Form 106D), ule D, Schedule E/F, or Schedule G to fill out Column 2. Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1]										
	Ard, L Name	Louis				☐ Schedule D, line					
		Dartmouth Dr				Schedule E/F, line4.6					
	Numbe	r	Street		_	☐ Schedule G, line					
	South	nfield, MI 48076-5	634			Concade C, into					
	City		State		ZIP Code						
3.2	Globa	al Management G	roup LLC								
	Name					☐ Schedule D, line					
	21215	Dartmouth Dr				✓ Schedule E/F, line 4.27, 4.53, 4.58					
	Numbe	r	Street			☐ Schedule G, line					
	South	nfield, MI 48076-5	634			=					
	City		State		ZIP Code						

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 58 of 94

Fill in this information to identify your case:						
Debtor 1	_Jacqueline	Elizabeth	Ard			
	First Name	Middle Name	Last Name			
Debtor 2	Terry	Frank	Nicola			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankr	uptcy Court for the:	D	istrict of South Caro	lina		
Case number (if known)	25-01384-	JD				

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/25

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

What is your current mari	tal status?				
☑ Married					
☐ Not married					
During the last 3 years, ha	ave you lived anywher	e other than where you	live now?		
☐ No					
Yes. List all of the place	es you lived in the last 3	3 years. Do not include v	where you live now.		
Debtor 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
			☑ Same as Debtor 1		☑ Same as Debtor 1
21215 Dartmouth Dr		From 10/08/2024	-		From
Number Street		To 03/13/2025	Number Street		
Southfield, MI 48076-5		_			_
Dity	State ZIP Code		City	State ZIP Code	_
			Same as Debtor 1		Same as Debtor 1
		_ From	1006 Laurel Oak Dr		From <u>07/01/2023</u>
Number Street		То	Number Street		To 07/01/2024
		-	Valencia, PA 16059-1	338	_
		_	Citv	State ZIP Code	

Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Case 25-01384-jd Doc 46 Document Page 59 of 94 Debtor 1 Jacqueline Elizabeth Ard Debtor 2 Terry **Frank** Nicola Case number (if known) 25-01384-JD Middle Name Last Name First Name Part 2: Explain the Sources of Your Income 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross Income** Sources of income **Gross Income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ■ Wages, commissions, ■ Wages, commissions, From January 1 of current year until the bonuses, tips bonuses, tips date you filed for bankruptcy: ✓ Operating a business \$6,829.01 Operating a business ■ Wages, commissions, ☐ Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2024 ✓ Operating a business Operating a business \$81,948.16 ■ Wages, commissions, ■ Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2023 ✓ Operating a business Operating a business \$59,249.21 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross Income from** each source each source Describe below. Describe below. (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the Retirement \$27,835.09 date you filed for bankruptcy: For last calendar year: Retirement \$126,305.36 (January 1 to December 31, 2024 For the calendar year before that: \$145,085.26 Retirement (January 1 to December 31, 2023

1	Jacqueli Terry		lizabeth rank	Documo Ard Nicola	ent Page 6		number /if	known) 25-01384-JD
	First Name		iddle Name	Last Name		_	namber (# /	(110W11) <u>20 01004 0D</u>
3: l	ist Certain P	ayments \	ou Made E	Before You Filed	d for Bankruptcy			
e eith	ner Debtor 1's o	Debtor 2's	debts primar	ily consumer debt	s?			
No.	an individual	primarily for	a personal, f	amily, or household	l purpose."	ots are defined in 11 U.		8) as "incurred by
	_	•	you filed for	bankruptcy, did yo	u pay any creditor a	total of \$8,575* or mor	re?	
	☐ No. Go to							
	pai	d that credito	or. Do not inc		domestic support ob	e in one or more paym ligations, such as child		
	* Subject to a	djustment or	n 4/01/28 and	d every 3 years afte	er that for cases filed	on or after the date of	adjustment	
Yes.	Debtor 1 or F	ebtor 2 or b	oth have pri	marily consumer o	lahts			
103.			•	•		total of \$600 or more?	•	
	☑ No. Go to	line 7.						
	inc	ude paymen		tic support obligati		nd the total amount yo pport and alimony. Als		
				Dates of payment	Total amount pa	id Amount you	still owe	Was this payment for
								Mortgage
	Creditor's Name							Car
	Number Stree	et			-			Credit card
					_			 Loan repayment Suppliers or vendors
								Other —
	City	State	ZIP Code					Other
<i>der</i> s ir are a	nclude your relat n officer, directo	ives; any ge r, person in c	neral partner control, or ow	s; relatives of any mer of 20% or mor	general partners; par e of their voting secu		ı are a gene ng agent, in	eral partner; corporations of watcluding one for a business ye
Yes.	List all payment	s to an insid	er.					
				Dates of payment	Total amount paid	Amount you still owe	Reason	for this payment
sider's	Name							
	Street							
umber								
		State ZIP	Code					

			Docum	ent Page 6	1 of 94		Desc Main
	Jacqueline Terry	Elizabet Frank	th Ard Nicola		Case	number (if know	n) 25-01384-JD
	First Name	Middle Na	me Last Name	;	_	·	,
clude paymer ✓ No		inteed or cos	tcy, did you make any l signed by an insider.	payments or transfer	any property on acco	ount of a debt th	nat benefited an inside
■ fes. List a	iii payments that b	enemed an	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credit	
nsider's Name							
lumber Str	eet						
City	State	ZIP Code	_				
ntract dispute ☐ No ☑ Yes. Fill in							
0 (111-			Nature of the case	Соц	ırt or agency		Status of the case
	Spa on Port F Sound V. Jace Ard 2025-000648	NOyai	Nature of the case Appeal of Foreclos action/judgement	SC Court 122 Numb	Court of Appeals Name D Senate Street er Street		Status of the case Pending On appeal Concluded
	Sound V. Jace Ard	NOyai	Appeal of Foreclos	SC Court 122 Numb	Court of Appeals Name D Senate Street	te ZIP Code	☑ Pending ☐ On appeal
Case number	Sound V. Jace Ard	queline	Appeal of Foreclos	Court 1220 Numb Coli City Stat	Court of Appeals Name D Senate Street er Street umbia, SC 29201 Sta e Of Michigan 55tl		Pending On appeal Concluded Pending On appeal
Case number Case title	Sound V. Jace Ard 2025-000648 Thomas S Cre Cummings Re	ook v	Appeal of Foreclos action/judgement	Court Court Court 225 Numb	Court of Appeals Name D Senate Street er Street umbia, SC 29201 Sta e Of Michigan 55tl	n Clare	Pending On appeal Concluded
Case number Case title Case number	Sound V. Jaco Ard 2025-000648 Thomas S Cro Cummings Relinc.	ook v eality	Appeal of Foreclos action/judgement	Court 122 Numb Coli City Stat Court 225 Numb Hart City SC	Court of Appeals Name D Senate Street er Street umbia, SC 29201 Sta e Of Michigan 55tl nty Name West Main er Street rison, MI 48625	te ZIP Code	Pending On appeal Concluded Pending On appeal Concluded
Case title Case number Case title	Sound V. Jace Ard 2025-000648 Thomas S Cro Cummings Ro Inc. 2022-0000900 HHR Four Sea Jacqueline Ar	ook v eality 398CZ asons v rd and	Appeal of Foreclos action/judgement	Court 122 Numb Coli City Stat Court 225 Numb Hart City SC	Court of Appeals Name D Senate Street er Street umbia, SC 29201 Sta e Of Michigan 55tl nty Name West Main er Street rison, MI 48625 Sta Court of Common	te ZIP Code	Pending On appeal Concluded Pending On appeal Concluded

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 62 of 94

Ard

			n) <u>25-01384-JD</u>
First Name Middle	Name Last Name		
	Nature of the case	Court or agency	Status of the case
HHR Four Seasons v		SC Court of Appeals	Pending
Jacqueline Ard and			=
Terry Nicola			☑ On appeal
2021 CP 0701984		Number Street	☐ Concluded
2021 01 0701304		Columbia, SC 29201	
		City State ZIP Code	
in ro. Iacquelino Ard	Damages Viloation of Auto		
	stay		Pending
una rony moora			☑ On appeal
24-03611		US Bankruptcy Courthouse	☐ Concluded
		1100 Laurel St	
		City State ZIP Code	
in re Jacqueline v	Violation of Stay	J. Bratton Davis	✓ Pending
Zeidman Jewelry		Court Name	On appeal
25-80005		US Bankruptcy Courthouse	
20 00000			Concluded
		Number Street	
		Columbia, SC 29201-2423	
		City State ZIP Code	
Hilton Head Resorts	Violation of Stay		□1
	_		☑ Pending
al			On appeal
25 80006			☐ Concluded
20 00000			
		,	
Estate at Westbury	foreclosure	SC Court of Appeals	Pending
v. Jacqueline Ard et		Court Name	✓ On appeal
al		1220 Senate Street	• •
ap2025 000677		Number Street	Concluded
		Columbia, SC 29201	
		City State ZIP Code	
Phillip Lowman v	Injury Claim	20 0	
•			Pending
Global Management		Court Name	On appeal
Group, LLC		Number Street	☐ Concluded
2024CP0700616		Namber Street	
		City State ZIP Code	
	Jacqueline Ard and Terry Nicola 2021 CP 0701984 in re Jacqueline Ard and Terry Nicola 24-03611 in re Jacqueline v Zeidman Jewelry 25-80005 Hilton Head Resorts v Jacqueline Ard et al 25 80006 Estate at Westbury v. Jacqueline Ard et al ap2025 000677 Phillip Lowman v Jacqueline Ard, Global Management	Jacqueline Ard and Terry Nicola 2021 CP 0701984 in re Jacqueline Ard and Terry Nicola 24-03611 Damages Viloation of Auto stay Violation of Stay	Jacqueline Ard and Terry Nicola 2021 CP 0701984 Damages Viloation of Auto stay Damages Viloation of Auto stay Violation of Stay Violation of Stay Violation of Stay Hilton Head Resorts v Jacqueline Ard al Estate at Westbury v Jacqueline Ard al 25 80006 Fisch at Westbury v Jacqueline Ard al Estate at Westbury v Jacqueline Ard al phillip Lowman v Jacqueline Ard al phillip Lowman v Jacqueline Ard, Global Management Group, LLC Phillip Lowman v Jacqueline Ard, Global Management Group, LLC Court Name 1220 Senate Street

Debtor 1

Jacqueline

Elizabeth

otor 2 Te Fir	cqueline erry		Document Page 63 of 94		
	,	Elizabeth Frank	Ard Nicola Case	e number <i>(if known</i>) 25-01384-JD
	st Name	Middle Name	Last Name		
			Describe the property	Date	Value of the property
			2017 Hyundai Elantra		
Title Max Col Creditor's Name	rporation			04/09/2025	\$4,500.00
15 Bull St					
Number Street			Explain what happened		
			☑ Property was repossessed.		
			Property was foreclosed.		
Savannah G	A 31401-2685	5	☐ Property was garnished.		
City	State	ZIP Code	Property was attached, seized, or levied.		
			Describe the property	Date	Value of the property
			Describe the property Jewelry property of the Estate retained and		Value of the property
Zeidmans Je Creditor's Name	welry & Loan	of MI	sold	03/26/2025	\$35,540.00
2669 Gratiot	Ave				
lumber Street			Explain what happened		
			☐ Property was repossessed.		
			Property was foreclosed.		
Detroit, MI 48	3207-3207		Property was garnished.		
City	State	ZIP Code	✓ Property was attached, seized, or levied.		
☑ No ☑ Yes. Fill in th	e details.				
— 103. 1 III III III					
_ 103. 1 III II1 II1				Date action was taken	Amount
					Amount
Creditor's Name Number Street	:				Amount

Debtor 1 Jacqueline Elizabeth Ard Debtor 2 Terry **Frank** Nicola Case number (if known) 25-01384-JD First Name Middle Name Last Name Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you . 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? **√** No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities Value Describe what you contributed Date you that total more than \$600 contributed Charity's Name Number City State ZIP Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? **√** No ☐ Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your loss Value of property lost how the loss occurred Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.

Filed 05/08/25

Document

Page 64 of 94

Entered 05/12/25 09:14:15 Desc Main

Case 25-01384-jd Doc 46

	Case 25-01	.384-jd	Doc 46	Filed 05/08/ Document	25 Entered Page 65 of 9	05/12/25 09:14:15 94	Desc Main
ebtor 1 ebtor 2	Jacqueline Terry	Eliza Fran		Ard Nicola		Case number (if kno	wn) 25-01384-JD
	First Name		Name	Last Name			
Part 7: Lis	st Certain Paym	ents or T	ransfers				
about seeki	ing bankruptcy or	preparing a	bankruptcy p	etition?		pay or transfer any property	to anyone you consulted
√ No							
Yes. F	ill in the details.						
			Description	and value of any pr	operty transferred	Date payment or transfer was made	Amount of payment
Person Wh	o Was Paid						
Number	Street		-				
04	0	710.0	1				
City Email or we	State ebsite address	ZIP Code	_				
Liliali Oi We	ebsite address						
Person Wh	o Made the Payment,	if Not You					
Do not inclu ✓ No	ill in the details.			to your creditors? line 16.			
			Description	and value of any pr	operty transferred	Date payment or transfer was made	Amount of payment
Person Wh	o Was Paid						
Number	Street						
Oit.	04-4-	7ID 0 1 -	1				
City	State	ZIP Code					

	Case 25-013			Document I	Page 66 of 94		
btor 1 btor 2	Jacqueline Terry	Elizab Frank		Ard Nicola		Case number (if known) 2	95-01384- ID
	First Name	Middle		Last Name		Case Humber (# known)	
			Description a transferred	and value of property	Describe any prop received or debts p		Date transfer was made
Person Who	o Received Transfer						
Number	Street						
City	State ZIF	P. Codo					
-	relationship to you						
☑ No ☐ Yes. Fil	ll in the details.		Description a	and value of the manner	the transferred		Dato transfer was
			Description a		ty transformed		Date transfer was
			Description	nd value of the prope	ty transferred		made
			Description	ind value of the prope	ty transferred		made
Name of tr	rust		Description of	ind value of the prope	ty transieneu		made
Name of tr	rust		Бооправно	ind value of the prope	ty transieneu		made
art 8: Lis 20. Within 1 or transferre include chec unds, coope	et Certain Financi year before you filed	d for bank	unts, Instrur ruptcy, were a or other financ er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	it Boxes, and Storage or instruments held in years s of deposit; shares in ba	our name, or for your bene	efit, closed, sold, mov ge houses, pension
20. Within 1 or transferrenclude checunds, coope	year before you filed ed? cking, savings, money eratives, associations	d for bank	unts, Instrur ruptcy, were a or other financ er financial inst	ments, Safe Depos	it Boxes, and Storago	our name, or for your bene	efit, closed, sold, mov ge houses, pension Last balance
20. Within 1 or transferre include checunds, coope 1 No Yes. Fil	year before you filed ed? cking, savings, money eratives, associations	d for bank	unts, Instrur ruptcy, were a or other financ er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	it Boxes, and Storage or instruments held in years s of deposit; shares in ba	our name, or for your bene nks, credit unions, brokera Date account was closed, sold, moved, o	efit, closed, sold, movinge houses, pension Last balance r before closing or
art 8: Lis 20. Within 1 or transferre include checunds, coope 1 No 1 Yes. Fil	year before you filed ed? cking, savings, money eratives, associations Il in the details.	d for bank	unts, Instrur ruptcy, were a or other finance er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	or instruments held in your soft deposit; shares in ba	our name, or for your bene nks, credit unions, brokera Date account was closed, sold, moved, o	efit, closed, sold, movinge houses, pension Last balance r before closing or
20. Within 1 or transferre include check unds, coope V No	year before you filed ed? cking, savings, money eratives, associations	d for bank	unts, Instrur ruptcy, were a or other finance er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	it Boxes, and Storage or instruments held in years s of deposit; shares in ba Type of account or instrument Checking Savings Money market	our name, or for your bene nks, credit unions, brokera Date account was closed, sold, moved, o	efit, closed, sold, movinge houses, pension Last balance r before closing or
art 8: Lis 20. Within 1 or transferre include checunds, coope 1 No 1 Yes. Fil	year before you filed ed? cking, savings, money eratives, associations Il in the details.	d for bank	unts, Instrur ruptcy, were a or other finance er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	or instruments held in your soft deposit; shares in bath of the strument or instrument. Checking Savings	our name, or for your bene nks, credit unions, brokera Date account was closed, sold, moved, o	efit, closed, sold, movinge houses, pension Last balance r before closing or
20. Within 1 or transferred include check funds, cooped with No Yes. Fill	year before you filed ed? cking, savings, money eratives, associations Il in the details.	d for bank	unts, Instrur ruptcy, were a or other finance er financial inst	ments, Safe Depos iny financial accounts ial accounts; certificate itutions.	or instruments held in your soft deposit; shares in bath of the strument or instrument Checking Savings Money market Brokerage	our name, or for your bene nks, credit unions, brokera Date account was closed, sold, moved, o	efit, closed, sold, movinge houses, pension Last balance r before closing or

otor 1	Case 25-013 Jacqueline	384-jd Doc 4 Elizabeth		Entered 05/12/25 09:14:15 age 67 of 94	Jesc Main
otor 2	Terry	Frank	Nicola	Case number (if known	25-01384-JD
		Middle Name u have within 1 year	Last Name before you filed for bankrup	tcy, any safe deposit box or other depository	for securities, cash, or c
l luables ′ √ INo	?				
Yes.	Fill in the details.	Who els	se had access to it?	Describe the contents	Do you still have it?
					□No
Name of	Financial Institution	Name		_	Yes
Number	Street	Number	Street	_	
		City	State ZIP Code	_	
City	State Z	IP Code			
_	ou stored property in	a storage unit or pla	ace other than your home wi	thin 1 year before you filed for bankruptcy?	
□ No					
⊻ Yes.	Fill in the details.				
		Who els	se has or had access to it?	Describe the contents	Do you still have it?
Go-Sto	ore It			Assorted Business equipment	□No
Name of	Storage Facility	Name			√ Yes
	menter Rd.			_	
Number	Street	Number	Street		
Bluffte	on, SC 29910	City	State ZIP Code	<u> </u>	
City		ZIP Code			
PODS				Personal belongs.	□No
	Storage Facility	Name			✓ Yes
280 Le 200 Number	Street	Number	Street	-	
		City	State ZIP Code	<u> </u>	
Leetso	dale, PA 15056	ZIP Code			
rt 9: Id	dentify Property Yo	ou Hold or Contro	ol for Someone Else		
3. Do voi	u hold or control any i	property that someo	ne else owns? Include anv n	roperty you borrowed from, are storing for, o	r hold in trust for some
√ No					
√ No	Fill in the details.				

First Name Middle Name Last Name Where is the property? Describe the property Value Where is the property? Number Street City State ZIP Code Describe the property Value Value Describe the property Value Value Describe the property Describe the property Value Describe the property Other property Value Describe the pr	~· -	Torry	Elizabeth Frank	Ard Nicola	O (7)) 25-01294 ID
Where is the property? Number Street					Case number (if kno	wn) 25-01384-JD
Industrial Name Number Street					Describe the property	Value
umber Street City State ZIP Code Ity State ZIP Code City State ZIP Code Ity State ZIP Code						
City State ZIP Code	wner's N	lame	Number	Street		
City State ZIP Code						
the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material, into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material, soil to surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of the substance, or utilize it or used to own, open or utilize it, including disposal sites. **Filter means any location, facility, or property as defined under any environmental law, heather you now own, operate, or utilize it or used to own, open or utilize it, including statutes or regulations controlling the cleanup. The properties of when they occurred. **Hazardous material, poilutant, contaminant, or similar term. **Dividing the cleanup of the properties of when they occurred. **Another properties of the properties of the properties of when they occurred. **Dividing the cleanup of the properties of the pr	lumber	Street				
r the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice City State ZIP Code Have you notified any governmental unit of any release of hazardous material?			City	State ZIP C	ode	
The purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operator utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details: Governmental unit Environmental law, if you know it Date of notice City State ZIP Code City State ZIP Code Have you notified any governmental unit of any release of hazardous material?	City	State Z	ZIP Code			
The purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operator utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice City State ZIP Code City State ZIP Code Have you notified any governmental unit of any release of hazardous material?						
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, oper or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice City State ZIP Code Therefore, or a street City State ZIP Code Have you notified any governmental unit of any release of hazardous material?	t 10: (Give Details Abou	ıt Environmental	I Information		
Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, oper or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice City State ZIP Code Have you notified any governmental unit of any release of hazardous material?						
substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice Liumber Street Number Street City State ZIP Code Have you notified any governmental unit of any release of hazardous material?	-	-	_			
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operary or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Sport all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice City State ZIP Code City State ZIP Code Have you notified any governmental unit of any release of hazardous material?						
or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material pollutant, contaminant, or similar term. poport all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Environmental law, if you know it Date of notice Number Street City State ZIP Code City State ZIP Code Have you notified any governmental unit of any release of hazardous material?	cleanu	p of these substance	s, wastes, or materia	al.	_	
Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material pollutant, contaminant, or similar term. port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Governmental unit Finvironmental law, if you know it Date of notice Number Street City State ZIP Code Have you notified any governmental unit of any release of hazardous material? No				defined under any environr	nental law, whether you now own, operate, or ut	ilize it or used to own, oper
port all notices, releases, and proceedings that you know about, regardless of when they occurred. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street City State ZIP Code Lity State ZIP Code Have you notified any governmental unit of any release of hazardous material? ✓ No	Hazard	dous material means	anything an environ	mental law defines as a ha	zardous waste, hazardous substance, toxic subs	stance, hazardous material
Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice	•					
Covernmental unit Environmental law, if you know it Date of notice	eport all r	notices, releases, an	a proceedings that	you know about, regardle	ss of when they occurred.	
Governmental unit Governmental unit Environmental law, if you know it Date of notice Governmental unit Number Street Number Street City State ZIP Code City State ZIP Code A. Have you notified any governmental unit of any release of hazardous material?	_	y governmental unit	notified you that yo	ou may be liable or potenti	ally liable under or in violation of an environme	ental law?
Covernmental unit Environmental law, if you know it Date of notice	√ No					
Number Street Number Street City State ZIP Code City State ZIP Code S. Have you notified any governmental unit of any release of hazardous material?	Yes. F					
Number Street Number Street Number Street		Fill in the details.				
Number Street Number Street Number Street		Fill in the details.	Govern	nmental unit	Environmental law, if you know it	Date of notice
City State ZIP Code City State ZIP Code A Have you notified any governmental unit of any release of hazardous material?		Fill in the details.	Govern	nmental unit	Environmental law, if you know it	Date of notice
City State ZIP Code City State ZIP Code A Have you notified any governmental unit of any release of hazardous material?	Name of s				Environmental law, if you know it	Date of notice
City State ZIP Code . Have you notified any governmental unit of any release of hazardous material? . No	Name of s				Environmental law, if you know it	Date of notice
City State ZIP Code . Have you notified any governmental unit of any release of hazardous material? . No		iite	Governm	ental unit	Environmental law, if you know it	Date of notice
. Have you notified any governmental unit of any release of hazardous material? ✓ No		iite	Governm	ental unit	Environmental law, if you know it	Date of notice
i. Have you notified any governmental unit of any release of hazardous material? ☑ No		iite	Governm	nental unit Street	Environmental law, if you know it	Date of notice
☑ No	Number	site Street	Governm Number City	nental unit Street	Environmental law, if you know it	Date of notice
☑ No	Number	site Street	Governm Number City	nental unit Street	Environmental law, if you know it	Date of notice
	Number	site Street	Governm Number City	nental unit Street	Environmental law, if you know it	Date of notice
Yes. Fill in the details.	Number City i. Have yo	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City i. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City 5. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City 5. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City 5. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City 5. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City 5. Have you	Street State Z	Governm Number City	Street State ZIP Code		Date of notice
	Number City . Have yo √1 No	Street State Z	Governm Number City	Street State ZIP Code		Date of notice

	Case 25-013	384-jd Doc 4		5 Entered 05/ Page 69 of 94	12/25 09:14:15	Desc Main
tor 1 tor 2	Jacqueline Terry	Elizabeth Frank	Ard Nicola		Coop number (if lim	oum) 25_01294_ ID
	First Name	Middle Name	Last Name		Case number (ii kiid	own) 25-01384-JD
		Govern	mental unit	Environmental la	w, if you know it	Date of notice
		<u> </u>		_		
Name of s	site	Governme	ental unit			
Number	Street	Number	Street	_		
		City	State ZIP Code	_		
City	State Z	IP Code				
√ No ☐ Yes. F	Fill in the details.					
		Court of	r agency	Nature of the case	9	Status of the case
Case title	e			_		Pending
		Court Nan	ne			☐ On appeal ☐ Concluded
		Number	Street	_		Concluded
Case num	nber	City	State ZIP Code	_		
rt 11: (Give Details Abou	t Your Business	or Connections to An	y Business		
′. Within	4 years before you fi	led for bankruptcy, o	did you own a business o	r have any of the follow	ving connections to any	/ business?
	A sole proprietor or se	lf-employed in a trad	le, profession, or other acti	ivity, either full-time or p	part-time	
	A member of a limited	liability company (LL	C) or limited liability partne	ership (LLP)		
	A partner in a partners	ship				
S	An officer, director, or	managing executive	of a corporation			
	An owner of at least 5°	% of the voting or eq	uity securities of a corpora	ation		
☐ No. N	lone of the above app	lies. Go to Part 12.				
√ Yes. 0	Check all that apply al	bove and fill in the de	etails below for each busin	ess.		
Global	Management Gro	Up LLC Descri	be the nature of the busin		mployer Identification no not include Social Sec	
Name		Proper	rty Management	E	EIN: <u>6 1 – 1 6 </u>	0 4 1 1 1
	Dartmouth Dr	Name	of accountant or bookkee	per Da	ates business existed	
Number	Street Field, MI 48076-563			F	From <u>09/24/2009</u> To	

	Case 25-013	384-jd Doc 4	46 Filed 05/08/25 Document Pa	Entered 05/12/25 09:14:15 Desc Main age 70 of 94
btor 1 btor 2	Jacqueline Terry	Elizabeth Frank	Ard Nicola	Case number (if known) 25-01384-JD
	First Name	Middle Name	Last Name	
Beachs	side Estates LLC	Descri	be the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Name		Multi-ı	nember LLC Partnership	EIN: <u>8 8 - 1 0 0 9 4 3 1</u>
100 Ke	nsington Blvd Un	it 1106 Name	of accountant or bookkeeper	Dates business existed
Number Bluffto	Street n, SC 29910			From <u>03/03/2022</u> To
City	State Z	IP Code		
Global Name	Management Gro	up LLC_	be the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
		Prope	rty Management	EIN: <u>6 1 - 1 6 0 4 1 1 1</u>
	Dartmouth Dr	Name	of accountant or bookkeeper	Dates business existed
Southfi City	Street ield, MI 48076-563 State Z	34 (IP Code		From <u>09/24/2009</u> To
Beachs	side Estates LLC		be the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Name		Multi-ı	member LLC Partnership	EIN: <u>8 8 - 1 0 0 9 4 3 1</u>
100 Ke	nsington Blvd Un	it 1106 Name	of accountant or bookkeeper	Dates business existed
Number	Street			From <u>03/03/2022</u> To
City	n, SC 29910 State Z	IP Code		
	2 years before you fi or other parties.	led for bankruptcy,	did you give a financial statem	nent to anyone about your business? Include all financial institutions,
☐ Yes. F	ill in the details belov	v. Date is	ssued	
Name			/YYYY	
Number	Street			
City	State Z	IIP Code		

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 71 of 94

Debtor 1 Debtor 2	Jacqueline Terry	Elizabeth Frank	Ard Nicola	Case number (if known) 25-01384-JD
	First Name	Middle Name	Last Name	
Part 12: Sig	ın Below			
and correct. I	understand that ma	king a false statement	t, concealing property, or o	ts, and I declare under penalty of perjury that the answers are true btaining money or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
X Signatur	January Institution And	Dobtor 1	X Juny N	Terry Nicola, Debtor 2
	re of Jacqueline Ard,	Debior 1	Date <u>05/08/</u>	
	h additional pages to	your Statement of F	inancial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
₹ No				
Yes				
Did you pay	or agree to pay some	one who is not an att	orney to help you fill out b	ankruptcy forms?
√ No				
	me of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 72 of 94

Debtor 1	Jacqueline	Elizabeth	Ard
	First Name	Middle Name	Last Name
Debtor 2	Terry	Frank	Nicola
Spouse, if filing)	First Name	Middle Name	Last Name
Jnited States Ban	kruptcy Court for the:	D	strict of South Carolina
Case number	25-01384-	JD	

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an att	torney to help you fill out bankruptcy forms?				
☑ No ☐ Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. X Jacqueline Ard, Debtor 1 X Terry Nicola, Debtor 2					
Date <u>05/08/2025</u> MM/ DD/ YYYY	Date 05/08/2025 MM/ DD/ YYYY				

Case 25-01384-jd Doc 46 Filed 05/08/25 Entered 05/12/25 09:14:15 Desc Main Document Page 73 of 94

IN THE UNITED STATES BANKRUPTCY COURT DISTRICT OF SOUTH CAROLINA CHARLESTON DIVISION

IN RE: Ard, Jacqueline Elizabeth Nicola, Terry Frank

CASE NO 25-01384-JD

CHAPTER 13

AMENDED

VERIFICATION OF CREDITOR MATRIX

The a	bove named Debtor	hereby verifies t	that the attached list of creditors is true and correct to the best of his/her knowledge.
Date	05/08/2025	Signature	Jack .
Date _	05/08/2025	Signature _	Jacqueline Elizabeth Ard, Debtor
0.11			Terry Nicola, Joint Debtor

ADT Security Services
PO Box 371878
Pittsburgh, PA 15250-7878

Advantage Aviator Bankruptcy Dept Portfolio Recovery Associates, LLC 130 Corporate Blvd Norfolk, VA 23502-4952

American Express National Bank
Becket and Lee LLP
P.O. Box 3001
Malvern, PA 19355

Armstrong Cable
PO Box 37749
Philadelphia, PA 19101-5049

AT&T

Valor Intelligent Processing, LLC

PO Box 5014

Carol Stream, IL 60197-5014

AWA Collections

Santa Rosa Emergency

PO Box 6605

Orange, CA 92863

Beaufort County Treasurer

Property Tax

Po Box 105176

Atlanta, GA 30348-5176

Bromley Law Firm LLC

Evan K. Bromley

211 Goethe Rd Ste B

Bluffton, SC 29910-6014

Capital One Auto Finance

AIS Portfolio Services, LLC

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118

CitiBank Best Buy

P.O. Box 790034

Saint Louis, MO 63179-0034

City of Detroit Water and Sewerage Dept 735 Randolph St Detroit, MI 48226-2830

Comenity Caesars Rewards
PO Box 650960
Dallas, TX 75265

Consumer Energy Company

Attn: Legal Dept

One Energy Plaza Dr

Jackson, MI 49201-2357

County of Allegheny Treasurer Room 108 Courthouse 436 Grant St Pittsburgh, PA 15219

Coyne Oil

Attn: Rose

513 W 5th St

Clare, MI 48617-9405

Detroit Water and Sewerage Dept P.O. Box 554899 Detroit, MI 48255-4899

DirectTV, LLC
CT Corporation
1209 N Orange St
Wilmington, DE 19801-1120

DTE Energy
Attention Legal Department
PO Box 740786
Cincinnati, OH 45274-0786

East Pittsburgh Borough 813 Linden Ave East Pittsburgh, PA 15112

Esq. Jannine M. Mutterer 5 Cedar St.
Bluffton, SC 29910-7215

Estate At Westbury Owners Assoc, Inc

Board of Directors

85 Kensington Blvd

Bluffton, SC 29910-4884

First Energy

Penn Power

Po Box 16001

Reading, PA 19612-6001

Fortiva Bobs Discount

TBOM - ATLSA

6 Concourse Parkway Second Floor

Atlanta, GA 30328

Go-Store It

33 Parmenter Rd.

Bluffton, SC 29910

Hilton Head Resort Four Seasons Centre

Wm Weston J Newton

Jones, Simpson & Newton, PA

Po Box 1938

Bluffton, SC 29910-1938

Home Depot Commercial Centralized bankruptcy PO Box 790034 Saint Louis, MO 63179

Home Depot Loan #3877
Po Box 2730
Alpharetta, GA 30023-2730

Honorable Nicola Henry-Taylor
Allegheny Court of Common Pleas
712 City Council Building
414 Grant St
Pittsburgh, PA 15219-2409

Hughes Network Systems
PO Box 96874
Chicago, IL 60693-6874

Ian D, Maguire and Tiffany Buffkin Maguire Law Firm 1600 North Oak St Ste. B Myrtle Beach, SC 29577-3525 Jordan Tax Service

102 Rahway Rd

McMurray, PA 15317

JPMC

c/o National Bankruptcy Services, LLC

PO Box 9013

Addison, TX 75001

JPMorgan Chase Bank, N.A.

Robertson, Anschutz, Schneid, Crane

6409 Congress Avenue 100

Boca Raton, FL 33487

Julie A. Franklin, Esq

Po Box 2976

Bluffton, SC 29910-2976

Kohls Payment Center

PO Box 3043

Milwaukee, WI 53201-3043

Komatsu Benefit Dept

Mark Harder

401 E Greenfield Ave

Milwaukee, WI 53204-2941

Law Office of Scott M. Wild LLC

Scott M. Wild

37 New Orleans Road Suite F

Hilton Head Island, SC 29928

Lincoln Township

P.O. Box 239

Lake George, MI 48633

Louis Ard

21215 Dartmouth Dr

Southfield, MI 48076-5634

LVNV Funding, LLC

Resurgent Captial Services

PO Box 10587

Greenville, SC 29603-0587

Master in Equity
102 Ribaut Rd 2nd Floor
Beaufort, SC 29902-4453

Medical University of South Carolina 1 Poston Rd Ste 220 Charleston, SC 29407

Midland Credit Management 320 East Big Beaver Troy, MI 48083-1271

Monevolnc 8910 University Cntr Lane Ste. 400 San Diego, CA 92122-1025

Morgan Lewis & Bockius LLP
Attn: Matt Hawes
One Oxford Centre, Thirty-Second FLR
Pittsburgh, PA 15219-6401

Morgan Templeton

145 King Street Ste. 300

Charleston, SC 29401-2253

Mutterer Law Firm, LLC
Jannine M. Mutterer, Esq
5 Red Cedar Street Suite 102
Bluffton, SC 29910

Nationstar Mortgage, LLC

Attn: Bankruptcy Department

PO Box 619096

Dallas, TX 75261-9741

Nationwide Credit Inc

1225 Washington St Ste. 301

Tempe, AZ 85288-1239

NES

PNC Bank

2479 Edison Blvd Unit A

Twinsburg, OH 44087

Norman Jewelry and Loan 24777 Telegraph Suite B Southfield, MI 48034

Northstar Location Services 4285 Genesee St. Buffalo, NY 14225-1943

Office Depot Business Credit
Dept 563-8406380360
PO Box 70612
Philadelphia, PA 19176-0612

Ohio Turnpike Easy Pass PO Box 94672 Cleveland, OH 44101

PA Dept of Revenue
Bureau of Individual Taxes
PO Box 280504
Philadelphia, PA 19176-0612

PA Turnpike Toll By Plate

PO Box 645631

Pittsburgh, PA 15264-5254

Pacer Service Center

PO Box 780549

San Antonio, TX 78278

Palmetto Electric Cooperative Inc

Michelle Tyler

111 Matthews Drive

Hilton Head Island, SC 29926

Peoples Gas

National Recovery Agency

PO Box 644760

Pittsburgh, PA 15264-4760

Pittsburgh Water

Penn Liberty Plaza I

1200 Penn Avenue

Pittsburgh, PA 15222

Plymouth Rock Assurance

695 Atlantic Ave

Boston, MA 02111-2605

PNC Bank

1900 E 9th St

Cleveland, OH 44114-3484

PODS Enterprises, LLC

Legal Department

5585 Rio Vista Dr.

Clearwater, FL 33760

Polly Nicola

2583 Lower Assembly Drive

Fort Mill, SC 29708

Quantum3 Group LLC

Agent for Crown Asset Management LLC

PO Box 788

Kirkland, WA 98083-0788

Radius Global Solutions

7831 Glenory Rd Ste. 250

Minneapolis, MN 55439-3117

Resurgent Receivables, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

S.C. Dept of Revenue amd Taxation

PO Box 125

Columbia, SC 29214-0001

SC Department of Motor Vehicles

SC Driver Records

PO Box 1498

Blythewood, SC 29016-0028

SC Department of Revenue

Office of General Counsel

300A Outlet Point Blvd

Columbia, SC 29210

Semina Delaurentis

66 Quail Run

Torrington, CT 06790-2549

Smith Debnam Narron Drake Saintsing

& Myers, LLP

Lucas S. Fautua

171 Church St Ste 120c

Charleston, SC 29401-3136

South Carolina Dept of Motor Vehicles

PO Box 1498

Blythewood, SC 29016-1498

Synchrony Bank

Paypal Credit

PO Box 669809

Dallas, TX 75266

Synchrony Bank Sams Business

PO Box 669809

Dallas, TX 75266

Synchrony Bank Sams Master Card PO Box 669809 Dallas, TX 75266

Synchrony Bank Score Rewards PO Box 669809 Dallas, TX 75266

Synergetic Communication PO Box 680608 Franklin, TN 37068-0608

Tate and Kirlin Assoc
4800 E Street Rd Ste 170
Fstrvl Trvose, PA 19053-6660

Taybron Law Firm LLC 3399 Churchview Ave Pittsburgh, PA 15227-4358

TBOM-ATLAS-Fortiva 6 Concourse Pkwy # 2 Atlanta, GA 30328-6117 TD Bank

PO Box 840

Columbus, GA 31908

TD Bank

Target Card Services

PO Box 673

Minneapolis, MN 55440-0673

TD Bank

PO Box 84037

Columbus, GA 31908

The Hertz Corporation

8501 Williams Rd

Estero, FL 33928-3325

The Huntington National Bank

PO Box 89424 OPC856

Cleveland, OH 44101

The Spa on Port Royal Sound Board of Directors

239 Beach City Rd

Hilton Head, SC 29926-4707

The Woodlands at St Barnabas

Thomas E. Breath

128 West Cunningham St

Butler, PA 16001

Ticket Division

PA Turnpike EZ Pass

300 E Park Dr

Harrisburg, PA 17111-2729

Title Max of South Carolina

Attn: John B Kelchner

1901 Main St. Ste 900

Columbia, SC 29201

T-Mobile

Po Box 53410

Bellevue, WA 98015-3410

Traffic Magistrate
4819 Bluffton Parkway
Bluffton, SC 29910

U.S. Department of Education

Nelnet

121 South 13th St

Lincoln, NE 68508

UPMC

Po Box 371472

Pittsburgh, PA 15250-7472

Verizon

Wireless Bankruptcy Administration 500 Technology Dr Ste. 500 Saint Charles, MO 63304

Viking Client Services
Hertz Damage Recovery Team
7500 Office Ridge Cir Ste 100
Eden Prairie, MN 55344-3763

Wayne Co Treasurer 400 Monroe 5th floor Detroit, MI 48226

Wells Fargo Bank
Po Box 5058
Portland, OR 97208-5058

West Virginia Parkways Authority
Customer Service Center
Po Box 1469
Charleston, WV 25325-1469

West-Aircomm FCU
Weltman, Weinberg & Reis Co LPA
5990 W Creek Rd Ste 200
Independence, OH 44131-2191

Westlake Financial
2 Equity Way Ste 200
Westlake, OH 44145-1045

Wright's Custom Body Shop LLC 1216 Leeson Ave Cadillac, MI 49601-9097

Zeidman's Jewelry & Loan of MI Best Law Tara E. Nauful Po Box 2374 Mt Pleasant, SC 29465-2374